DOCUMENT RESUME

ED 022 979 AC 000 625

By-Hunter, Woodrow W.

A Cross-National Appraisal of Preretirement Education.

Michigan Univ., Ann Arbor. Div. of Gerontology.; Michigan Univ., Ann Arbor. Inst. of Labor and Industrial Relations.

Report No-CRP-1422

Pub Date 65

Note-104p.

EDRS Price MF-$050 HC-$530

Descriptors-*Adult Education Programs, Attitudes, *Comparative Education, Course Content, Individual Characteristics, Motivation, Program Administration, Research, *Retirement, *Skilled Workers, Statistical Data, Teaching Methods

Identifiers-Great Britain, United States

A comparison was made of attitudes toward retirement and readiness for it among hourly-rated older automobile workers in the United States and those in Great Britain. Tables show both similarities and differences in their general characteristics, permitting tentative comparisons. Americans viewed retirement more positively, found their jobs more difficult or unpleasant, expected better retirement income, had more encouragement from employers and unions to retire early, and were more likely to receive preretirement education. (The question remains whether such education produces a positive attitude or the reverse) Programs in the two countries were compared using a recent United States survey and by means of visits and questionnaires in Great Britain. It was concluded that American programs would benefit from broader public support to provide a variety of participants and community groups, that enrollments in both countries are small and tend to come shortly before retirement, and that more experimentation with course content and methodology is needed. (ly)

000 625
022979
Jul

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
OFFICE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL OFFICE OF EDUCATION POSITION OR POLICY.

A CROSS-NATIONAL APPRAISAL OF PRERETIREMENT EDUCATION

Cooperative Research Project No. 1422

Woodrow W. Hunter

The University of Michigan

ED022979

A Cross National Appraisal
of
Preretirement Education

Cooperative Research Project No. 1422

Woodrow W. Hunter

Division of Gerontology
and the
Institute of Labor and Industrial Relations
The University of Michigan
Ann Arbor, Michigan

1965

AC 000 625

The survey reported herein was supported by the Cooperative Research Program of the Office of Education, U.S. Department of Health, Education, and Welfare.

TABLE OF CONTENTS

Page

LIST OF TABLES v

I. INTRODUCTION. 1

II. OBJECTIVES AND METHODS 3

Sources of Data 3
Comparison of British and American Workers 4
Surveys of Programs. 6

III. THE MEANING OF RETIREMENT 6

Reasons for Retirement. 7
Reasons for Continuing to Work 8
Attitude Toward Retirement 9
Preparation for Retirement 11
Adjustment to Retirement 16
Summary. 18

IV. PRERETIREMENT EDUCATION IN THE UNITED STATES 20

Origin of Programs 20
Growth of Programs 23
Preretirement Education--Company Auspices 24
Preretirement Education--Union Auspices 32
Preretirement Education--Joint Company-Union Sponsorship . . . 33
Other Sponsorship 34
Evaluation of American Programs. 35
Implications for Future Programs 39
  New Research 39
  Experimentation 40
  Program Responsibility. 41

V. PRERETIREMENT EDUCATION IN GREAT BRITAIN 45

Organization and Sponsorship. 45
  Financial Arrangements. 47
  The First British Program. 49
  Planning and Organization for Other Programs 49
  Local Advisory Committees. 52
  A National Advisory Group. 54
  Other Important Influences 55
  A Summary of Evidence 57
Characteristics of Programs 59
  Continuity of Programs. 59
  Types of Programs 61
  Released Time--A British Innovation 62
  Duration of Programs 63
  Content of Programs. 64
  Program Leadership 67
  Program Methods 68
  Program Materials 68

TABLE OF CONTENTS (cont'd)

Page

Characteristics of Participants 69
  Sex 69
  Number 71
  Age 71
  Occupations. 73

VI. COMPARISONS AND THEIR IMPLICATIONS. 75

APPENDIX A

APPENDIX B

REFERENCES

LIST OF TABLES

1. Characteristics of Male, Hourly-Rated, Automobile Workers in Great Britain and the United States.
2. The Most Important Reason for Retiring Given by British and American Automobile Workers.
3. The Most Important Reason for Continuing to Work Given by British and American Automobile Workers.
4. Attitude Toward Retirement of British and American Automobile Workers.
5. Favorable Attitude Toward Retirement as Related to Preconception of Retirement and Anticipated Adequacy of Retirement Income Among British Automobile Workers.
6. Favorable Attitude Toward Retirement as Related to Preconception of Retirement and Anticipated Adequacy of Retirement Income Among American Automobile Workers.
7. Various Aspects of Planning and Preparation for Retirement Among British and American Automobile Workers.
8. Self-Assessment of Readiness for Retirement by British and American Automobile Workers.
9. Preparation for Retirement of British Workers as Related to Having Made Plans and Having Done Things to Get Ready for Retirement.
10. Preparation for Retirement of American Workers as Related to Having Made Plans and Having Done Things to Get Ready for Retirement.
11. Preparation for Retirement of British Workers as Related to Having a Preconception of Retirement and a Favorable Attitude Toward Retirement.
12. Preparation for Retirement of American Workers as Related to Having a Preconception of Retirement and a Favorable Attitude Toward Retirement.
13. Various Measures of Anticipated Adjustment to Retirement of British and American Automobile Workers.
14. British and American Workers' Expectation of Income Adequacy.
15. National Surveys of Preretirement Programs in American Industry, 1950 - 1963.
16. Organizations in Great Britain Which Are or Have Been Interested in Preretirement Education.
17. Sources of Income for Preretirement Education Programs in Great Britain.
18. Services-in-Kind Contributed to Preretirement Education Programs Conducted by Survey Organizations.
19. Actions Taken Prior to the Initiation of Preretirement Education Programs in Great Britain.
20. Types of Personnel Serving on Nine Advisory Committees to Preretirement Education Programs in Great Britain.
21. Years in Which Organizations in Great Britain Offered Their First Preretirement Education Program.
22. Continuity of Preretirement Education Programs Among Selected Organizations in Great Britain.
23. Number of Programs for Specific and Mixed Groups of Participants.
24. Number and Types of Preparation for Retirement Programs Offered by Sixteen Organizations in Great Britain.
25. Number and Duration of Sessions in Seventeen Preretirement Education Programs.
26. Topics Covered in Seventeen Preretirement Education Programs in Great Britain.
27. Leadership Functions in British Preretirement Education Programs.
28. All Methods and Principal Method Used in British Preretirement Education Programs.
29. Types of Reading Material Distributed to Participants in British Preretirement Education Programs.

LIST OF TABLES (cont'd)

30. Number and Sex of Participants in Programs in Great Britain.
31. Age Qualifications for Participation in British Preretirement Education Programs.
32. Age of Participants in British Preretirement Education Programs.
33. Occupations of Participants in British Preretirement Education Programs.

A Cross National Appraisal of Preretirement Education*

Woodrow W. Hunter

I. Introduction

Technological achievements during the twentieth century have produced changes of such magnitude and complexity that social scientists are only beginning to define the perimeters of the new social order which has been created let alone understand their effects upon the individual. Throughout Western societies, however, one outcome has been documented better than most, namely, the enforced retirement from work of an unprecedented number of older people and their commitment to an important class of people for whom leisure rather than work is the prevailing way of life. Moreover, in spite of major efforts to keep older people at work, the trend for the past several decades in Western countries has been a steady decrease in the utilization of older workers. With the continued application of technology in

---

*The author wishes to express appreciation to the Cooperative Research Branch, U.S. Office of Education, which made funds available for a study of preretirement education in the United States and Great Britain; to Lorna Hubbard and her staff of the Preparation for Retirement Committee, National Old People's Welfare Council, London, England, who gave assistance of many kinds throughout the author's stay in Great Britain; to Norman Leaker, Birmingham Retirement Council, Andrew Atkinson, the Glasgow Retirement Council, and H.A. Jones, the City Literary Institute, London, who gave unstintingly of their time and made it possible for the author to study their programs firsthand; to 13 other adult educators in Great Britain whose programs could not be visited but who completed a questionnaire and sent the author program literature; to Dr. Lionel Cosin, Cowley Memorial Hospital, Oxford, England, Norman Leaker and Andrew Atkinson who made arrangements for interviews with industrialists and labor leaders and for a survey of older automobile workers in England and Scotland; and to a number of specialists including Marjorie Bucke, F. Le Gros Clark, Brian Groombridge and Margaret Marsh with whom the author had the privilege of discussing the retirement of older workers and the character of preparation for retirement programs in Great Britain. Finally, although the author assumes full responsibility for this report, he is grateful to Barbara Shenfield, Bedford College, University of London, and Lorna Hubbard, Preparation for Retirement Committee, N.O.P.W.C., who read the manuscript and made valuable suggestions for its revision; and to Theodore T. Curtis who assisted in the compilation and analysis of data for the report and Lois J. Spaide who expertly handled the manuscript at all stages.

these countries, there appears little or no likelihood that the trend will be reversed. To the contrary, retirement appears to be firmly entrenched, and there is good evidence that the age at which it normally occurs will be revised still further downward.

Some observers view retirement as a waste of human resources and a denial of basic satisfactions which come from doing useful work. Others see retirement as a notable achievement of modern industrial society--an achievement which has created for the first time a dividend of leisure years in which large numbers of people rather than a select few may realize objectives of prime value to the individual and to the society in which he lives. Whatever their point of view toward retirement, most observers agree on one thing: older people are often poorly prepared to make wholesome, satisfying use of the superabundance of time which retirement puts at their disposal. They also agree on the difficulties which many older people have living on a reduced income, handling the changes which occur in family relationships, counteracting the tendency in old age to have fewer social contacts, and taking up residence in a new and different environment.

During the past two decades in the United States and for a considerably longer period in several countries of western Europe there has been a proliferation of programs and services which are designed to enhance the ability of older people to make satisfactory adjustment to a retirement way of life (Burgess, 1960). Health maintenance programs, information services, housing projects, rehabilitation services, employment and vocational training programs, pensions and national systems of social security, programs to insure independent living such as meals-on-wheels, housekeeping services and friendly visiting, and a variety of activity programs are but a few of the adaptations being created to help older people in Western countries.

Along with the upsurge of effort to create an environment in which the aging can realize their full potential for a secure and meaningful retirement has come a growing realization on the part of educators that continued learning is a necessity if adults are to possess the information and skills required to make successful adaptations to the middle and later years, and an increasing number of adult educators, for the most part in Great Britain and in the United States, have developed specific programs for the aging, sometimes called preparation for retirement or preretirement education.

II. Objectives and Methods

Despite this new emphasis on helping older people prepare for retirement, very little is known about the various kinds of preretirement education programs that are being offered in the United States and Great Britain, the methods which are used to organize and conduct them, or their effectiveness in retirement. Accordingly, the purpose of this paper is to assess the attitudes toward and readiness for retirement of two groups of hourly-rated workers, one in the United States and the other in Great Britain and against this background to compare basic characteristics of preparation for retirement programs being offered in the two countries. From a practical standpoint the purpose of this report is to enable adult educators in Great Britain and the United States to profit from each other's experience, and to provide guidelines for program development in countries where adult educators are only beginning to consider the needs of older workers about to retire.

Sources of Data

During 1963 the author completed the collection of data for an experimental study of the effects of preretirement education among 108 employed, hourly-rated automobile workers 60 years of age and older living and working in the Detroit, Michigan, area, and in this connection data were gathered which described the attitudes of automobile workers toward retirement and old age, their estimate of how easily they expected to adjust to various aspects of retirement, and their general satisfaction with life as older workers. Hence, when plans were made to visit Great Britain during the fall of 1963 it was decided to duplicate the American study in part. Groups of automobile workers in the London, Oxford, Birmingham and Glasgow areas were visited, and in the time available a few workers 60 years of age and older were interviewed by the author at each location. Arrangements were made to have additional workers 60 years of age and older in the various automobile plants complete a questionnaire (see Appendix A) which contained some of the same questions which had previously been asked in the study of Detroit automobile workers. Altogether data were obtained from 54 automobile workers in England and Scotland.

Comparison of British and American Workers

In addition to the British and American groups of workers being made up of male, hourly-rated employees in the automobile industry who lived and worked in large urban centers, Table 1 shows that they were comprised of workers of approximately the same age and marital status. The composition of the two groups differed, however, in such other characteristics as place of birth, years of school completed, and years remaining before expected date of retirement. The difference between the two groups in the number of years of schooling completed is a significant one reflecting to some extent differences in national averages, but also the relative numbers of foreign-born in the two samples.

There is also a significant difference between the two groups in the number of years remaining before retirement. One-fourth of the British group compared with two-thirds of the American group expected to retire in two years or less. One explanation for this difference is that the American group was comprised of workers some of whom had made plans to attend a preretirement education program and, accordingly, tended to be closer to retirement. Most of the

Table 1. Characteristics of Male, Hourly-Rated, Automobile Workers in Great Britain and the United States.

Characteristics	British Workers (N-54)	American Workers (N-108)
Years of Age		
60-61	26%	22%
62-63	44	33
64-65	7	29
66-67	17	10
68 and older	6[a]	6[b]
Total	100	100
Median years of age	62.7	63.2
Marital Status		
Married, living with spouse	83%	86%
Never married	6	8
Widowed, divorced or separated	11	6
Total	100	100
Place of Birth		
Native-born	100%	59%
Foreign-born - English speaking	—	13
Foreign-born - non-English speaking	—	27
Total	100	99
Years of School Completed		
8 or less	11%	81%
9 or more	89	20
Total	100	101
Median years of school completed	9.5	7.3
Years Remaining Before Retirement	(N-37)[c]	(N-101)[c]
1 or less	14%	38%
2	11	28
3	22	16
4	5	7
5	19	6
6 or more	30	6
Total	101	101
Median years before retirement	3.5	1.4

---

[a] These subjects ranged in age from 68 to 74 years of age.

[b] All workers in this age category were 68 years of age because retirement was mandatory at age 68.

[c] Seventeen of the British and 7 of the American workers were undecided about the date of their retirement.

British workers in this study, on the other hand, did not expect to take part in a preretirement education program.

Although there are important similarities between the two groups of workers, there are equally important dissimilarities which discourage some kinds of statistical comparisons of the two groups or generalizations to other populations of automobile workers. Hence the principal value of these data is that they permit comparison on an exploratory basis and they suggest guidelines for future preretirement education programing and cross-national study.

Surveys of Programs

Several surveys of preretirement education programs in the United States have been made during the past decade. The results of these surveys and the author's relationship with several of the American programs served as a basis for summarizing the characteristics of preretirement education programs in the States.

Similar surveys of programs in Great Britain were not available. It was fortunate, however, that in August, 1963, the Preparation for Retirement Committee, N.O.P.W.C., prepared a roster of 108 organizations which were or had been involved in preretirement education, and from this roster 17 organizations were selected because they were known to have ongoing programs. Three of the 17 organizations were visited and their programs studied in detail. Questionnaires were mailed to the remainder (see Appendix B). The study of programs in Great Britain was primarily concerned with 1) the organization and sponsorship of programs, 2) characteristics of programs, and 3) characteristics of participants.

III. The Meaning of Retirement

How did automobile workers in Great Britain and the United States view retirement? Did they look forward to it or did they reject it? Did they consider themselves adequately prepared for retirement? How difficult did they think it was going to be to adjust to various aspects of retirement? These and other lines of investigation were pursued among the British and American workers in order to compare conceptions of retirement and to explore possibilities for further development of preretirement education programs and research.

Reasons for Retirement

Table 1, it will be recalled, showed that some of the workers in both countries did not plan to retire for some time. Nevertheless, all of them were asked to state what they thought the most important reason for retiring would be (see Table 2). Notwithstanding the role which health has been found to play in the retirement of older people, neither group of workers expected poor health to become the most important reason for their retirement. It was their judgment, rather, that "wanting to retire" and "having to retire because of age" would be the most important reasons underlying their retirement. The groups differed,

Table 2. The Most Important Reason for Retiring Given by British and American Automobile Workers.

Most Important Reason for Retiring	British Workers (N-47)[a]	American Workers (N-102)[a]
Will want to retire	40%	41%
Will have to retire because of age	38	30
Health	17	16
Difficulty doing the job	2	11
Other	2	2
Total	99	100

[a] A total of 54 British and 108 Americans participated in the study. The number of subjects is less than the total in this and in other tables because information was sometimes not ascertained for one reason or another or subjects did not answer questions which did not apply.

however, in regard to the proportion which give "difficulty doing the job" as a reason for retiring. Why more American than British workers should expect "difficulty doing their jobs" to cause retirement merits further investigation.

Reasons for Continuing to Work

Automobile workers in the United States may apply for retirement as early as 55; they may decide to work until age 62 or 65 when they become eligible for Social Security; or they may work until they are 68 when retirement becomes mandatory. Workers in Great Britain have much less choice in the matter and they tend more to wait until they are 65 years of age when they become eligible for a national pension (Wolfbein and Burgess, 1960). Moreover, there are extremely few, if any, private pension programs which encourage early retirement of hourly-rated workers in Great Britain.

Table 3 shows the number of British and American workers who planned at the time they were questioned to continue working for some time and their reasons for staying on the job. Although not having enough money on which to retire was primarily important to both groups, it was more important to the American group. The British, on the other hand, tended more than did the Americans to like their

Table 3. The Most Important Reason for Continuing to Work Given by British and American Automobile Workers.

Most Important Reason for Continuing to Work	British Workers (N-39)	American Workers (N-63)
Didn't have enough money on which to retire	57%	81%
Liked the work and didn't want to give it up	33	6
Feared they wouldn't be able to keep occupied	10	13
Total	100	100

work and to resent having to give it up. Presumably, under circumstances described in Tables 2 and 3, one should expect the Americans would tend more than did the British to look forward to retirement as an escape from work that was unpleasant or difficult to perform.

Attitude Toward Retirement

The attitude toward retirement of members of the two groups was indexed by responses to a Guttman-type scale which was developed originally for the Cornell Study of Occupational Retirement (Thompson, 1958). As shown in Table 4 total scores on this measure ranged from a low of 0 to a high of 3. By comparing mean scores (.69 for the British and 2.22 for the Americans) it appears that a significantly larger number of Americans did, as a matter of fact, hold a positive attitude toward retirement than did the British workers.

Table 4. Attitude Toward Retirement of British and American Automobile Workers.

Scores on Attitude Toward Retirement Scale[a]	British Workers (N-54)	American Workers (N-108)
0	54%	9%
1	26	7
2	18	35
3	2	48
Total	100	99
Mean Score	.69	2.22

[a] The higher the score, the more positive the attitude toward retirement. The scale included the following items:

1) Some people say retirement is good for a person, some say it is bad. In general, what do you think? (Positive response: It is good for a person.)
2) Do you mostly look forward to the time when you will stop working and retire or, in general, do you dislike the idea? (Positive response: I look forward to it.)
3) If it were up to you alone, would you continue working for your present company? (Positive response: I would stop working.)

Results of the Cornell Study of Occupational Retirement suggest that a favorable attitude toward retirement is associated with an accurate preconception of retirement and expectation of an adequate retirement income. Data which quantify these relationships for the British workers are presented in Table 5 and for the American workers in Table 6. In both populations, as in the Cornell Occupational Retirement Study population, there were significant associations between a positive attitude toward retirement and having a preconception of retirement and expecting to have enough money to live on. For example, among the Americans who had a preconception of retirement and expected an adequate retirement income 61 percent

Table 5. Favorable Attitude Toward Retirement as Related to Preconception of Retirement and Anticipated Adequacy of Retirement Income Among British Automobile Workers.

	Percentages With a Favorable Attitude Toward Retirement*	
	Had an Idea of What Retirement was Going to be Like**	Did Not Have an Idea of What Retirement was Going to be Like
Expected Adequate Retirement Income***	60% (15)	38% (8)
Expected Inadequate Retirement Income	45% (22)	29% (7)

*"Favorable" = scores 1, 2, 3 on attitude toward retirement scale (see Table 4).

**Preconception of retirement was indexed by response to the following question: Agree - Disagree: Do you have a pretty good idea of what your life will be like in retirement?

***Anticipated adequacy of retirement income was indexed by the question: How do you expect your retirement income to work out for you? Subjects were asked to check one of five possible answers: 1) Will have enough money to do everything I really want and plan to do after I retire; 2) Will be able to meet living expenses; 3) Will barely break even; 4) Will run a little in the red; and 4) Will run seriously in the red. Those who checked responses 1 and 2 were placed in the adequate income category while those who checked the remaining responses were placed in the inadequate income category.

Table 6. Favorable Attitude Toward Retirement as Related to Preconception of Retirement and Anticipated Adequacy of Retirement Income Among American Automobile Workers.

	Percentages With a Favorable Attitude Toward Retirement	
	Had an Idea of What Retirement was Going to be Like	Did Not Have an Idea of What Retirement was Going to be Like
Expected Adequate Retirement Income	61% (38)	50% (20)
Expected Inadequate Retirement Income	47% (19)	34% (29)

had a favorable attitude toward retirement; at the other extreme among those who did not have a preconception of retirement and who did not expect an adequate retirement income only 34 percent held a favorable attitude toward retirement.

Preparation for Retirement

While further study is needed to clarify the situation for different occupational groups, there is some evidence both in the United States (Donahue, Orbach and Pollak, 1960) and in Western Europe (Heron, 1961) that older people tend to wait until they are on the verge of retirement before they begin to plan for it, and many of them fail altogether to plan or to take steps ahead of time to prepare themselves for retirement. Accordingly, the present study attempted to determine whether, in general, automobile workers in Great Britain and the United States planned for the future, what kinds and how much planning they undertook to prepare themselves specifically for retirement, whether husbands and wives shared in preretirement planning, and, finally, how well prepared for retirement the two groups of automobile workers believed themselves to be.

Table 7. Various Aspects of Planning and Preparation for Retirement Among British and American Automobile Workers.

Type of Planning or Preparation	British Workers	American Workers
Plans Made for the Future (general)	(N-53)	(N-108)
Many plans	6%	13%
A few plans	55	54
Almost no plans	39	34
Total	100	101
Plans Made for Retirement (specific)	(N-54)	(N-107)
Yes	28%	44%
No	72	56
Total	100	100
Plans for Retirement Made with Spouse	(N-20)	(N-68)
Many or some of them	75%	62%
A few or none	25	38
Total	100	100
Number of Things Done to Prepare for Retirement	(N-53)	(N-105)
0 - Nothing done	36%	10%
1-3 - Things accomplished	45	41
4-6 - Things Accomplished	19	38
7 or more - Things accomplished	0	10
Total	100	99
Average number of things accomplished	1.66	3.55
Types of Things Done to Prepare for Retirement	(N-87)*	(N-362)*
Discussed retirement with spouse, other members of the family, or friends	67%	44%
Tried out one or more kinds of activities for retirement	18	24
Consulted lawyer, doctor, banker, or other professional person	8	10
Read retirement literature	6	9
Attended preparation for retirement program	1	13**
Total	100	100

*The N in this instance represents the total number of things done by all subjects to get ready for retirement.

**The data for this study were collected after these subjects had enrolled in the program but prior to the first session of the program.

Let us look, first of all, at the question of whether these particular groups of workers in the United States and Great Britain were accustomed to making any kind of plans for the future. Barron (1956) has maintained that preparation and life-planning are concepts more closely allied with middle rather than with lower occupational groups. To some extent the data presented in Table 7 verify the Barron's presumption. Ninety-four percent of the British and 88 percent of the Americans were accustomed to make almost no plans or only a few plans for the future. Despite the tendency of both groups to do very little, if any, planning for the future, the Americans tended to be somewhat more planful than the British. The tendency for the Americans to make more plans is even more marked as regards making plans specifically for retirement--44 percent of the Americans compared with 28 percent of the British made plans specifically for retirement. The British, however, tended more than did the Americans to make their retirement plans jointly with their spouse.

Although having made plans is often used as a measure of preparation for retirement, it is probably not as good a measure of retirement readiness as actual things done to prepare for retirement. In this connection the American workers tended more than did the British workers to take specific action to prepare themselves for retirement. Two types of preparatory action appear to predominate for each group: 1) discussion of retirement with members of the family, friends, co-workers, or acquaintances, some of whom were retired, and 2) trying out one or more kinds of activities for retirement such as a hobby, an adult education course, or an activity program for older people.

The tendency for both groups to discuss preparation for retirement with other people is of special interest in view of the fact that older people in the United States and in Great Britain do not have available well established and accepted patterns of retirement behavior to guide their choices of how to live in retirement. Lacking such established guidelines, it appears these older workers may have had to turn to people they knew best for suggestions of how to deal with retirement.

Finally, older workers in the two countries were asked to assess their readiness for retirement. Table 8 shows in this regard that two-thirds of the Americans compared with less than one-half of the British workers considered themselves to be fairly well or very well prepared. Thus it appears the Americans felt better prepared for retirement than did the British.

Table 8. Self-Assessment of Readiness for Retirement by British and American Automobile Workers.

Extent of Preparation	British Workers (N-54)	American Workers (N-108)
Very Well Prepared	--	16%
Fairly Well Prepared	46%	50
Not Very Well Prepared	33	29
Not Prepared at All	20	6
Total	99	101

Presumably, a positive assessment of one's readiness for retirement could be associated with having made plans and having done things to get ready for retirement. Tables 9 and 10 explore these associations for the British and

Table 9. Preparation for Retirement of British Workers as Related to Having Made Plans and Having Done Things to Get Ready for Retirement.

Number of Things Done to Get Ready for Retirement	Percentages Who Considered Themselves Prepared	
	Made Plans	Did Not Make Plans
3 or More	80% (10)	83% (6)
2 or Less	60% (5)	28% (32)

American workers respectively. In both populations preparation for retirement was highly associated with having made plans and having taken preparatory action.

Table 10. Preparation for Retirement of American Workers as Related to Having Made Plans and Having Done Things to Get Ready for Retirement.

Number of Things Done to Get Ready for Retirement	Percentages Who Considered Themselves Prepared	
	Made Plans	Did Not Make Plans
3 or More	83% (41)	65% (23)
2 or Less	61% (18)	36% (22)

Similarly, Tables 11 and 12 examine associations between preparation for retirement and having a preconception of retirement and having a favorable attitude toward retirement.

Table 11. Preparation for Retirement of British Workers as Related to Having a Preconception of Retirement and a Favorable Attitude Toward Retirement.

	Percentages Who Considered Themselves Prepared	
	Had Preconception	Did Not Have Preconception
Favorable Attitude	50% (20)	80% (5)
Unfavorable Attitude	47% (19)	20% (10)

Here, also, those in both groups who considered themselves prepared for retirement were more likely to have had a preconception of retirement and a favorable attitude toward retirement. Of course, the analyses presented in the five tables do not establish cause and effect relationships.

Table 12. Preparation for Retirement of American Workers as Related to Having a Preconception of Retirement and a Favorable Attitude Toward Retirement.

	Percentages Who Considered Themselves Prepared	
	Had Preconception	Did Not Have Preconception
Favorable Attitude	81% (32)	65% (20)
Unfavorable Attitude	72% (25)	47% (30)

They suggest only that people who considered themselves prepared for retirement also expressed a favorable attitude toward retirement, had an idea of what retirement was going to be like, made plans for retirement, and had taken specific steps toward being ready for retirement; and, they support the effort made in most preretirement education programs to encourage retirement readiness through various avenues--the creation of positive attitudes, and the encouragement to make and carry out plans for retirement.

Adjustment to Retirement

Finally, several aspects of adjustment to retirement were investigated by asking the following questions:

1. In general, how do you think things will go after you retire? This question was designed to index the subject's estimate of his general adjustment after retirement.
2. How long do you estimate it will take you to get used to not working? Getting used to not working was believed to be central to adjustment in retirement; the length of time it would take was assumed to be an index of the facility with which adjustment was expected to take place.

3. After retirement how often will there be times when you won't know what to do to keep occupied? Those who expected to have little or no difficulty keeping occupied were assumed to have anticipated adequate retirement roles for themselves: a different but equally central aspect of adjustment to retirement.
4. The fourth and last index of adjustment to retirement was obtained by use of a Guttman-type scale previously used on the Cornell Study of Occupational Retirement (Thompson, 1958). The scale was designed to measure disassociation with one's work as a necessary prerequisite to good adjustment in retirement. It included the following items:

   "Think of the time when you will be retired--

   a) How often will you miss the feeling of doing a good job? (Negative response: often)
   b) How often will you want to go back to work? (Negative response: often)
   c) How often will you worry about not having a job to do? (Negative response: often or sometimes)
   d) How often will you miss being with the other people at work? (Negative response: often or sometimes)"

Table 13 compares the two groups of workers in regard to the four measures of anticipated adjustment in retirement. A significantly larger proportion of American than of British workers thought that things in general would go very well or fairly well after they retired. Similarly, Americans expected to adjust to retirement in a significantly shorter period of time. Not shown in Table 13 is the fact that 10 percent of the Americans compared to 2 percent of the British answered the question about the time it would take to get used to working with the response "No time" while 4 percent of the Americans compared with 25 percent of

Table 13. Various Measures of Anticipated Adjustment to Retirement of British and American Automobile Workers.

Measures of Anticipated Adjustment to Retirement	British Workers	American Workers
In general, how do you think things will go after you retire?	(N-51)	(N-106)
Very well	12%	32%
Fairly well	68	64
Not very well or not well at all	20	4
Total	100	100
How long do you estimate it will take you to get used to not working?	(N-45)	(N-97)
Less than 1 month	15%	29%
1-3 months	18	14
3-6 months	20	22
6-12 months	18	29
More than one year	29	6
Total	100	100
After retirement how often will there be times when you won't know what to do to keep occupied?	(N-54)	(N-106)
Often	28%	15%
Sometimes	26	43
Hardly ever	46	42
Total	100	100
Disassociation with Work Score	(N-54)	(N-108)
0	6%	20%
1	7	38
2	26	27
3	28	10
4	33	5
Total	100	100
Mean Score	2.76	1.42

the British gave responses such as "Forever" or "A lifetime." Almost twice as many British as American workers stated that they expected to have difficulty keeping occupied after retirement. Finally, as might be predicted, Table 13 shows that the British subjects expected to have considerably more difficulty disassociating themselves from their jobs.

Summary

Various aspects of retirement have been compared for American and British automobile workers: reasons for retirement, attitude toward retirement, preparation for retirement and anticipated adjustment tc retirement; and most comparisons resulted in major differences between the two groups. For example, a significantly larger proportion of Americans looked forward to retirement. This particular difference could be explained by the assumption that because Americans in larger numbers expected to have difficulty doing their jobs as they got older and more of them found their work unpleasant, they were more likely to want to retire in order to escape an unpleasant situation. These factors precipitating retirement may be reinforced when the worker expects to have an adequate retirement income, and, indeed, in this regard as well, a larger number of Americans anticipated having enough to live on during retirement. Finally, it could be argued that the climate for retirement is different in the two countries. In the United States there are more options available for early retirement; special monetary arrangements are applied to encourage workers to retire early; labor unions, industrialists, and co-workers often take the position that it is a good thing to retire and make jobs available to younger men; and preretirement education is becoming more and more prevalent as a means for helping the individual make up his mind about various aspects of retirement including the most propitious time at which to retire.

Table 14. British and American Workers' Expectation of Income Adequacy.

Expected Adequacy of Income[a]	British Workers (N-52)	American Workers (N-106)
Adequate	44%	54%
Inadequate	56	48
Total	100	100

[a] See footnote to Table 5 for definition of adequacy of income.

There appears to be a rather close association between attitude toward retirement and preparation for retirement--plans and actions, but it was not determined whether a favorable attitude toward retirement encouraged people to prepare themselves for retirement or preparation for retirement created a favorable attitude toward retirement. Commonsense arguments would seem to support the premise that preparation for retirement to the extent it results in skills for handling the environment, reduces anxiety and frustration and creates an accurate preconception of retirement may cause rather than be caused by a favorable attitude toward retirement. Further research is needed, however, to confirm commonsense presumptions of this kind.

Various aspects of the workers' anticipated adjustment to retirement were indexed and compared: general adjustment, length of time it would take to become accustomed to not working, and expected difficulty in keeping occupied and in disassociating from one's job. Each of these measures placed the British workers in a more negative adjustment position.

Hence, successive analyses including anticipated adjustment to retirement lent further support to the premise that British industrial workers have a more negative, unaccepting view of retirement than do American industrial workers. Having made this statement, however, one must be quick to point out that the present study does not present conclusive evidence. The premise is suggested, nevertheless, and the data indicate the manner by which more definitive investigation might be undertaken.

IV. Preretirement Education in the United States

Origin of Programs

Preretirement education programs in the United States have been called by various names: preparation for retirement, preretirement counseling, preretirement education, and retirement planning. Whatever their name they have depended on preretirement contacts with individuals for purposes of helping them make a smooth transition to and an acceptable adjustment in retirement. Programs in the United States have utilized one of two approaches: the individual approach by which the employee and occasionally his spouse are invited to talk over with the employer or his representative such things as terminal pay, pension benefits or various forms of insurance; and, the group approach by which a number of employees are brought together at one time to participate in discussions of several aspects of retirement in addition to financial considerations such as health, family, friends, living arrangements, leisure activities, and legal affairs.

Very little is known about the origins of the individual type of program except that early surveys indicate that many companies already had well established programs prior to 1950, and that these efforts were often related to the development of a pension program.

The origins of the group type of preretirement planning program,on the other hand, can be traced more specifically to the pioneering work of two American universities: The University of Chicago and The University of Michigan. At The University of Chicago, where work was begun in 1951, the program drew heavily on the research findings of a number of social scientists at the University who were engaged in some of the first studies of the problems and adjustments of older people (Cavan *et al.*, 1949; Havighurst and Albrecht, 1953; Friedmann and Havighurst, 1954).

At present the Industrial Relations Center of The University of Chicago has a well developed program titled "Making the Most of Maturity" which it offers to industries throughout the country (Burns, 1960; Burgess, 1960), and it trains personnel men and others as discussion leaders for programs. The University's Union Research and Education Projects unit also has developed a program titled "Looking Ahead to Retirement" which it offers primarily to labor organizations

(Anonymous, 1959); it has served effectively as a consultant to labor union groups in the development of materials, and it has a training program for discussion leaders.

The University of Michigan conducted its first educational program for older people during the spring of 1948 (Tibbitts, 1948). Although it was not called preretirement education, it was concerned with and titled "Problems and Adjustments in Later Maturity and Old Age" and was essentially designed to assist persons to adapt to the socio-psychological changes concomitant with aging and retirement. This program, like those at The University of Chicago, was based on earlier studies of the needs and problems of adjustment of older people conducted by Clark Tibbitts. Later the program was adapted for use with hourly-rated workers (Hunter, 1956). Other programs were added including a liberal-education-type discussion program for middle-aged people (Tibbitts and Donahue, 1960) and programs to train union, industrial, adult education, group work and recreation personnel as discussion leaders for preretirement programs (Hunter, 1960, 1963, 1965).

These first attempts at two American universities to develop educational programs for those on the verge of retirement were based, for the most part, on the premise that people as they grow older face certain crises or problems, and that a fuller understanding of these problem situations should result in better adjustment during the later years. The emphasis on the problems of older people was no accident. Studies reported at about the same time as the first preretirement programs were making their appearance revealed a wide range of old-age problems--reduced income, decreasing physical vigor and health, inadequate housing, a vast increase in leisure time, social isolation, and a lack of opportunity in a society which places a low premium on the older individual. Despite achievements of the past decade, older people, including several hundred automobile workers who have participated in programs offered by the author during recent months, still express concern with situations of reduced income, of maintaining one's health, of finding satisfactory ways of using leisure time, and of having good relationships with family and friends. Therefore, it can be argued that today's educational programs for older adults, if they are to reflect the immediate concerns of those who take part in them, should continue to emphasize old-age problems and their solutions.

Pioneering programs at The Universities of Michigan and Chicago gave impetus to the development of programs at other American universities. Public school adult education departments, government departments, libraries, YMCAs, and churches, as well as an increasing number of industries were soon to follow the lead of the university groups. A number of the larger labor organizations such as the UAW (AFL-CIO); the International Association of Machinists; the United Steelworkers; the Community Services Department, AFL-CIO; the Upholsterers International Union; and District 65 of the Retail, Wholesale and Department Store Union, AFL-CIO, established programs for their members and encouraged their constituents to initiate programs at the local level. There appears to be no slackening of interest among these and other groups. Requests of the Division of Gerontology for information, materials, suggestions for programs, and assistance in the development of programs from all types of organizations totaled 75 during the past twelve months. Other professional workers in the field report similar experiences.

Growth of Programs

A number of surveys of preretirement education or of retirement policies and procedures have been made in the United States during the past decade and a half (Equitable Life Assurance Society of the United States, 1950; Tuckman and Lorge, 1952; Edwin Shields Hewitt and Associates, 1952; Baker, 1952; B. K. Davis

Advertising Service, 1953; National Industrial Conference Board, Inc., 1955; the Welfare Federation of Cleveland, 1957; Perrow, 1957; Reich, 1958; the National Committee on the Aging, 1958; the Philadelphia Health and Welfare Council, 1958; Walker, 1958; Mack, 1959; Naef, 1960; Romm, 1960; Breen and Marcus, 1960; Wermel and Beideman, 1961; Franke, 1962; Shultz, 1963; Chicago Mayor's Commission for Senior Citizens, 1964).

One of the surveys (Breen and Marcus, 1960) studied the prevalence of programs in labor organizations. Some of the surveys such as the B. K. Davis Advertising Service survey, the Welfare Federation of Cleveland survey, the Chicago Mayor's Commission for Senior Citizens survey, and the Philadelphia Health and Welfare Council survey described company programs in local communities or regions. Others, including the Equitable Life Assurance Society of the United States, Tuckman and Lorge, Hewitt and Associates, National Industrial Conference Board, Inc., Wermel and Beideman, the Franke and the Shultz surveys, are probably the best ones for our purposes because they were national in scope, thereby permitting a better assessment of trends in the United States (see Table 15).

Preretirement Education--Company Auspices

The Equitable Life Assurance Society of the United States survey (1950) of 355 companies with 407,400 employees showed that 13 percent of the companies reported that they had either a formal or an informal program to indoctrinate and prepare employees for retirement but, unfortunately, additional questions were not asked to reveal more specifically what kinds of preretirement programs were offered. It appears, however, that many of the companies which replied in the affirmative did so on the basis simply of handing out literature or of notifying the employee in a letter regarding his retirement. The Society implies, moreover, that most of the preretirement programs or services were offered on an individual rather than a group basis, and that companies which required mandatory retirement

Table 15. National Surveys of Preretirement Programs in American Industry, 1950 - 1963.

Organization or Individual Making the Survey	Year of Survey	Type of Survey[a]	Number of Industries in Survey	Percent of Industries with Preretirement Programs[b]	Number of Employees in Survey (in millions)
Equitable Life Assurance Society of the U.S.	1950	B	355	12.9	0.5
Tuckman and Lorge	1950	B	70	37.1	2.7
Hewitt and Associates	1952	B	657	53.6	2.3
National Industrial Conference Board, Inc.	1954	B	327	65.4	4.1
Wermel and Beideman	1959	A	415	38.8	6.0
Franke	1960	A	36	100.0[c]	N.A.
Shultz	1963	B	1601	11.6	N.A.

[a] Type of Survey:

Type A - Those surveys in which the study of preretirement education was the primary purpose of the survey.

Type B - Those surveys in which the study of preretirement education was part of a larger study of retirement policies and practices.

[b] The definition of a preretirement program varied from one survey to the other. In the Equitable Life Assurance Society and the Tuckman and Lorge surveys a general question was asked: Does your company have any program, formal or otherwise, to help prepare employees for retirement? Hence, many industries which did no more than inform the employee about his pension rights were included as having a program. The Hewitt and the National Industrial Conference Board surveys, on the other hand, asked a more specific question: Does your company have any kind of preretirement counseling program? Wermel, Franke and Shultz in their surveys defined preretirement programs as consisting of any activities beyond those of administering a retirement plan which were designed to prepare the employee for retirement.

[c] This survey was conducted among industries known to have a well established program.

were more likely to prepare employees for retirement. The authors sum up their findings as follows:

> "The most significant finding of this survey is that companies are facing the problems of preparation for retirement at different levels. The majority of respondents having programs in operation cover financial preparation and the related factor of insurance, hospitalization and surgical benefits. Less attention is given to the physical aspects of aging and steps to maintain health, leisure time and recreation, and outside activities and hobbies which may become revenue-producing." (p. 85)

Although Tuckman and Lorge showed that the companies in their survey used various methods to present preretirement programs, approximately two-thirds of them depended primarily upon individual interviews and counseling.

Hewitt and Associates (1952) surveyed 657 companies with a combined work force of 2.5 million. Unlike the Tuckman and Lorge survey, the Hewitt survey included all sizes and classifications of American industries but with some over-representation of the larger manufacturing industries. Hewitt called this a desirable bias because it made possible the inclusion of the greatest number of employees and industrial practices.

The Hewitt survey showed that individual counseling was performed by 53.6 percent of the companies and that they emphasized retirement income considerations. The authors have this to say about the preretirement counseling programs:

> "....seldom do the interviews begin early or occur frequently enough to hope that the objectives of the program are being realized."

The survey determined that only 8.2 percent of the companies with counseling programs conducted as many as two interviews beginning at least one year in advance of retirement.

The survey also showed that only 2.7 percent of the companies offered educational or lecture programs to stimulate interest in retirement. Presumably, these programs were offered on a group rather than on an individual basis.

Another large national survey of preretirement education was one made in 1954 by the National Industrial Conference Board, Inc., (1955) which studied 327 companies with 4.1 million employees. In answer to the question, "Does your company have any kind of preretirement counseling?" 214 (65.4 percent) replied in the affirmative. Larger companies were much more likely to have preretirement counseling than smaller companies because in this as in the two previous surveys individual counseling dealt for the most part with pension benefits, and the larger companies were more likely to have pension programs. Eighty-four percent of the companies with preretirement counseling characterized it as "informal." Those companies with informal counseling emphasized the financial aspects of retirement: the amount of pension benefits, pension options open to the employee and the method of filing for Social Security (OASI) benefits. Companies with formal or organized counseling tended to cover the financial topics but they also covered such other topics as health, leisure time, service activities, and living arrangements.

Table 15 shows that the Wermel and Beideman (1961) survey was the first comprehensive national survey devoted exclusively to preretirement preparation programs in American industry. Moreover, the Wermel and Beideman survey differed from its predecessors by defining preretirement planning programs as consisting of activities beyond those of administering a pension or profit-sharing program and, in so doing, placed emphasis upon content rather than on method. This survey like the Tuckman and Lorge and the Hewitt and Associates surveys purposely overemphasized the large manufacturing industries.

Results presented in the Wermel and Beideman survey are based on data received from 415 firms (6.0 million employees). In sum, 161 (38.8 percent) of the responding firms reported having a preretirement program. Further, the authors state:

> "By far the greatest number of companies reported as offering retirement planning programs to their employees relied primarily upon personal interviews. In 107 of the 161 surveyed firms with programs, analyses of the responses indicated that individual counseling or discussion interviews formed the chief method...." (p. 75)

For the first time in surveys of preretirement programs, however, one sees evidence that individual counseling had been broadened out to cover more than a discussion of pensions. Wermel and Beideman reported that in the case of 107 companies with individual counseling programs 84 of them scheduled sessions formally and included a broad coverage of topics which were developed in advance of the interview. Only 41 or about one-fourth of the companies reported that their programs were based on the group counseling method.

Other important conclusions reached by Wermel and Beideman were that:

1. In 1959 when the survey was conducted approximately half (47.7 percent) of the programs had been in operation for less than five years and some (16.3 percent) had been in existence less than two years prior to the survey (p. 34).
2. The number of workers a firm employed seemed to have very little bearing upon the existence of a retirement preparation program (p. 34). This finding is in contrast with the findings of other surveys.
3. The principal reasons why companies offered a program were to carry out the basic purposes of a pension program, to encourage older employees to retire, to create good public relations, and to recognize an individual for his years of service (p. 46-47).
4. In all but four of the companies which reported a program the services were intended for all employees. However, in practice top management groups did not avail themselves of the service (p. 69).
5. Approximately half of the programs (49.7 percent) were offered to employees who expected to retire in less than five years (p. 72).

The survey of company preretirement programs conducted in 1960 by Franke (1962) is one of the most trenchant assessments of preretirement education.

He identified 43 firms around the country who were reported to have had preretirement programs for a number of years and asked them without the use of a standard questionnaire to identify the main features of their programs, to identify any problems and to emphasize the values as they saw them in their programs. Franke, like the other investigators, found that the most common approach to preretirement planning was through individual interview or counseling with wide variation in the subject matter covered in the individual sessions.

Two of the special values of Franke's survey are his analysis of company attitudes toward the program and his discussion of criteria for the future development of retirement preparation (pp. 62-65).

The survey of preparation for retirement programs in industry by Shultz (1963) like several of the other surveys of preretirement programs preceeding it was conducted as part of a broader study of retirement policies and practices. It is of special interest, however, because it attempted to determine whether older people who participated in preretirement programs made a better adjustment in retirement than those who did not participate in programs. For purposes of the Shultz survey preparation for retirement programs were defined as those programs which "did more than merely explain any financial benefits for which employees may become eligible." Results of the survey are based on replies from 44 plants. Shultz summarizes his findings as follows:

1. Plants without pension plans rarely, if ever, have preretirement programs.
2. Preretirement programs are much more commonly established in large plants than in small ones.
3. Programs occur somewhat more frequently in plants which have a compulsory retirement age.
4. Most industries use personal counseling in their preparation for retirement programs.

5. Preparation for retirement programs appear to make a positive contribution to satisfactory adjustment to retirement. Shultz concludes, however, that the evidence was meager and urged the conduct of longitudinal studies.

On the basis of these surveys of company programs certain tentative conclusions can be reached about preretirement education programs conducted by American industry:

1. The development of preretirement programs has been a recent one which paralleled closely the growth of pension programs following World War II.
2. Larger industries tended more than smaller ones to offer the service.
3. Industries with pension programs were more likely to offer programs than those without a pension program.
4. Programs were most frequently offered to employees who are no more than five years away from retirement.
5. There appeared to have been an increase in the number of programs during the past decade, especially in the number of individual type programs, but the magnitude of the increase is difficult to determine. On the other hand, awareness of the program and interest in exploring its possibilities were becoming fairly widespread.
6. There was little, if any, cooperation between industry and labor unions in the development and support of programs.
7. Programs exhibited extreme variability in content and methods. The individual approach predominated. Some programs consisted merely of a single interview with an employee, some consisted of

several interviews, others consisted of weekly group discussion sessions for as many as ten or twelve weeks. Emphasis was most frequently placed on financial matters. There appears to be a trend, however, in both individual and group programs toward including other topics for discussion.

8. There is little, if any, effort to control the quality of programs or to evaluate results. Companies prefer to utilize their own staff including personnel officers, pension experts, or an industrial relations official to conduct the interviews or lead the discussions and few of them have developed any system for evaluating the effectiveness of their programs. Franke (1962, p. 38) suggests this is probably due to the fact that most companies do not view a preparation for retirement program as a major element in the management of the company.

9. Evidence of community involvement in company sponsored programs is very meager. The fact has already been noted that most companies are concerned with discussing pension benefits with the employee rather than such topics as opportunities in the community for the effective use of leisure time or resources in the community to which the retired employee can turn for help. In the group discussion programs, however, these topics are more likely to be discussed and the company is more likely to request the assistance of staff people from local social security, public employment, library, recreation, adult education and public health departments to conduct the program. Under these circumstances one might expect considerably more orientation toward the community.

Preretirement Education--Union Auspices

Breen and Marcus (1960) have made the only comprehensive survey of preretirement programs in labor unions in the United States. Their objective was to obtain information about existing programs and the attitudes toward and awareness of preretirement programs on the part of labor officials throughout the country. Questionnaires were mailed to 796 national, international, and local labor unions. Twenty-two percent (173) of them responded. Some of the findings of the Breen and Marcus survey were:

1. Only four unions, two nationals and two locals, reported that they were doing anything in the field of preretirement education.
2. Relatively few unions had plans to initiate programs during the twelve months following the survey.
3. A majority of the respondents knew virtually nothing about existing union programs, but national unions were more aware of other unions' activities in the field than were local unions.
4. The largest proportion of unions thought that preretirement education programs should be offered on the workers' own time. Approximately half of the locals surveyed favored join union-management sponsorship of programs.
5. There appeared to be no significant relationship between respondents' attitudes toward preretirement education and size of city, regional location, size of union, and whether the union had an education officer.
6. When asked to rank the problems of their retired workers labor unions in the survey ranked money problems and the use of leisure time as the two most important concerns of their retired members; and, accordingly, it was recommended that preretirement programs give careful consideration to those topics.

7. An all-out effort should be made to present the facts of retirement to union leaders and key persons in the labor movement, many of whom seemed to be poorly informed.

Breen and Marcus (1960) summed up their survey by saying:

> "Rather than be discouraged by the lack of information, the dearth of existing programs, or the seeming disinterest in this area as a service of union concern, it is more accurate to describe the present state of union awareness of the problems of older workers as reflective of the whole society....for many unions concern with preretirement education is premature. A union without an adequate comprehensive pension program will naturally place a priority on this benefit....Preretirement education is in its infancy; in time it will become an integral part of the labor union movement in the United States, compatible with the goals, principles and other multiple functions of trade unionism." (p. 46)

Preretirement Education--Joint Company-Union Sponsorship

In the United States the most common practice has been for industries and labor unions to sponsor preretirement education programs separately or for one to withdraw from the field whenever the other took the initiative. On the other hand, one of the first programs in the United States designed especially for hourly-rated workers was sponsored and financed by a joint Company-Upholsterers' International Union Retirement Board (Hunter, 1956). To test the effects of sponsorship the local union supplied the leadership for the program at some locations while management organized and supplied the leadership at other locations. In all locations, however, one leadership group had the support of the other group which probably explains the fact that source of leadership appeared to make little, if any, difference in the participation of the workers.

This was not the case, however, in another program with which the author had firsthand experience. The program was organized by management and the decision was made not to involve union leaders. As a result, union leaders inaugurated a vigorous campaign to discourage members from participation on the pretense that management was trying "to pull the wool over the workers' eyes." The situation eased somewhat when labor leaders were invited to help plan subsequent programs but a full-fledged cooperative effort has never been achieved.

More recently the author had the opportunity to offer a training program designed to create company-union leadership teams for preretirement education programs (Hunter, 1965). Participating in the two-week training project at Waterbury, Connecticut, were six persons from the Scovill Manufacturing Company and a similar number from United Automobile Workers Local 1604. The program was designed to train leaders from the union and company in the purposes, content, and methods of preretirement education programs and, equally important, to provide them with the opportunity to become effective members of leadership teams for subsequent programs. Six leadership teams were created and at the present time three of the teams have successfully completed their first programs for employees of Scovill Manufacturing Company while the other three teams served as observers and program assistants.

It has been suggested that preretirement education offers unique opportunities for union-management cooperation and the Scovill Manufacturing Company-United Auto Workers pioneering program may well serve as a model for similar cooperation in other industrial settings.*

Other Sponsorship

The present review of programs sponsored by companies and labor unions fails to reflect the growth of programs which have been sponsored by universities and colleges, public schools, libraries, the various branches of the military service, governmental agencies at both the federal and state levels (U.S. Civil Service Commission, 1961), YM-YWCAs, and church organizations because information about the extent to which these types of organizations have developed preparation for retirement programs was not available. It appears, however, that the growth of programs under these other types of sponsorship may have been at least equal to the growth of programs under company and union sponsorship. Obviously, the time is long overdue for the creation of a central clearing house of information so that organizations which have pioneered in this field could exchange information and offer mutual assistance and a census of the growing number of organizations initiating programs for the first time could be maintained. Moreover, now that labor unions, industries, and a host of other public and voluntary organizations have entered the field, the time has come for a more careful consideration of a cooperative approach to preretirement education based on a principle of shared responsibility among all agencies of a community which have a concern for the well-being of older people.

---

*Since writing this report the author conducted a similar training program for personnel from Chrysler Corporation and United Auto Worker labor unions in the Detroit area. Immediately following the training program twelve management-union leadership teams initiated preretirement education programs for Chrysler Corporation employees and their spouses.

Evaluation of American Programs

What is the effect of participation in a preretirement education program? Does the person who took part in a program make any better adjustment to retirement than the person who does not participate? A review of preretirement education literature revealed that most of it merely describes or makes subjective estimates of the results of preretirement education and, as far as the author could determine, there were very few items of preretirement education research in which objective-type results were presented to show effects of participation in programs (Mack, 1958; Hunter, 1957; Burgess, 1960).

Mack (1958) evaluated the effectiveness of preretirement education programs by combining data for 281 subjects who participated in 16 different programs in the Chicago area. The subjects ranged in age from 55 to 82 years with a majority of the subjects between the ages of 60-65. They represented various occupational levels, but the author stated that skilled and white-collar levels were over-represented. Each subject filled out a "Retirement Planning Inventory" at the first and the final sessions of the program. Statistical tests were applied to the differences between the percentages of favorable responses to each statement of the inventory on the pre- and post-tests. Mack concluded that the program reduced fear, increased positive attitudes toward retirement, increased constructive planning for retirement, and created desirable behavior changes in retirement preparation.

At the request of the Niagara Falls Board of Education the author (1957) conducted a study of a preretirement education program in which a group of 73 hourly-rated workers who ranged in age from 60 to 65 years participated. The subjects were employed by three Niagara Falls industries, two of which manufactured chemical products and the other, different kinds of business forms. Before and after data were obtained in order to study change as a result of participation in a preretirement education program in 1) retirement attitudes, 2) retirement planning information, 3) plans for retirement, and 4) plans put into action. It was concluded that significant changes took place in each area investigated except that of retirement attitudes.

Burgess (1960) reported results of a two-year research project which compared changes in attitudes toward retirement among 200 subjects who participated in a preretirement discussion program as against changes in attitudes among a matched group of subjects with no exposure to a program. The highest gains resulting from the program were in retirement planning, financial planning, retirement anticipation, and retirement living. Burgess concluded that there is little doubt that successful adjustments in these four areas are practical conditions to a satisfactory retirement. Only moderate gains, however, appeared in such categories as retirement attitudes, social adjustment, and mental outlook. Unfortunately, for our purposes this report of Burgess' study is part of a general statement describing the Chicago "Making the Most of Maturity" retirement planning program and not a detailed analysis of the research project itself. Nevertheless, it appears that this was the first time in which a control group was used in preretirement education research.

This review revealed some fairly obvious limitations to the research which has been conducted in preretirement education. It also pointed up some important gaps in our knowledge about the objectives, content, and methods of preretirement education.

1. Samples of older workers who participated in the Mack and Hunter studies were not scientifically selected and both studies suffered from lack of a control population.
2. None of the research projects concerned themselves explicitly with a theoretical frame of reference or with testing appropriate concepts. Each of them implied that if certain kinds of changes took place subjects were better adjusted in retirement. No attempt was made to define adjustment.
3. The evaluation instruments used in the three studies were not subjected to rigorous examination. Thus, there is no assurance that they tested what they were supposed to test.
4. Subjects representing different occupational levels were included in all three studies. No attempt was made, however, to compare results achieved by different occupational levels. Neither did the studies examine the effects of such other variables as literacy level, health status, financial status, place of birth, years remaining before retirement, and sex of subjects.
5. Each of the studies was conducted with subjects who lived in or near metropolitan centers of north central United States. It may well be that there are certain generally established patterns of avocational interests, organizational attachments, and modes of living in this region which differ from those prevailing in other places, industries, and occupations and that these differences have an important bearing on preparation for retirement.

6. The three studies implied that the group discussion method is the best method for bringing about desired changes in the subjects. No proof was offered, however, that this was really the case or that the discussion method may have been more successful with one group of subjects than with another. All three programs used printed materials to convey information and stimulate thinking and discussion. Yet the relative appropriateness and effectiveness of these materials for different kinds of subjects including those who were foreign-born was left to conjecture.
7. Audio-visual aids, including current films on aging, were also used to stimulate discussion but we learned very little about their effectiveness in these particular programs. Experience of some practitioners indicates that current films are much too lengthy and complete in their analyses of problems to serve effectively as tools for stimulating the decision-making process. Also, it is said that older workers sometimes have difficulty identifying with the characters, the situations, and the solutions to problems which are presented in the films.
8. Finally, current research was not designed to study long-term or sustained effects of participation in a preretirement education program.

Although it is relatively easy to compile a list of questions with which research might have concerned itself, it should be recognized that these initial research efforts could not have encompassed the study of so wide a range of variables as that suggested in our critique unless they had had many more subjects with which to work; and, of course, at that time an adequate number of subjects were not available.

Further research on preretirement education is urgently needed as more and more people participate in preretirement education programs and, hopefully, our own longitudinal study of preretirement education which is in progress will make a contribution to the field. This later research is an experimental study of the effects of participation of automobile workers in a preretirement education program. New program materials were developed including a series of seven short films, still pictures, and several kinds of reading materials. The design of the project will permit a comparison of results during the first year of retirement for two groups: one which participated in a preretirement education program and a control group which did not take part in a program.

Implications for Future Programs

In certain respects much can be learned from the experience of the past ten years since some of the first preretirement education programs were offered in the United States. At the same time, it should be recognized that preparation for retirement programs are largely an untested educational effort, and, moreover, that social scientists have not established as yet objective criteria for this and most other practical programs for older people. Under these circumstances program planners must make the best decisions possible with the information at hand.

Here, then, are some issues which appear on the basis of the present stage of development of preparation for retirement programs to be important ones for further consideration.

New Research

As noted earlier a review of the literature revealed only three reports of research on preretirement education programs. In addition to other limitations, each of these research efforts failed to produce conclusive evidence that programs brought about fundamental changes in the attitudes of participants toward retirement. Is it possible that programs have depended too much on chance in this respect and not enough upon planned effort to utilize the preretirement group as a setting in which decision-making, attitude change, and the establishment of normative behavior were purposefully encouraged? This is an important question because other research (Thompson, 1958) indicated that an anticipatory attitude was closely related to adjustment in retirement.

Many kinds of research are urgently needed as a basis for future program development. What are the relative merits of group discussion, lecture and individual counseling methods for different categories of older people? How effective are current reading and visual materials? What are the most effective methods of recruitment? Under whose auspices should preretirement education be given? At what age should a program be offered? In view of the spread of preretirement programs in the United States, it is a matter of some importance that research findings are playing so small a part in their development and conduct. Practitioners have shown very little interest in evaluating their programs, and there has been practically no cooperation between practitioner and research worker in this field.

Recently the author wrote letters to 24 social scientists in the United States asking for ideas on the most urgent problems needing investigation in preretirement education. Each of them made many suggestions for research projects and, for the most part, they endorsed the value of research in this field. Thus, we believe the time is right for encouraging greater cooperation between practitioner and research worker in this field. Also in this regard, the National Institute of Labor Education brought together social scientists and labor educators from several American universities to develop plans for an interuniversity research project in preretirement education (Hunter, 1962).

Experimentation

It does not follow from the need for research that further progress in the field should wait until such time as social scientists produce new findings to guide program development. To the contrary, the practitioner should be encouraged to engage in more experimentation immediately. For example, current programs are uniformly preoccupied with the problems of older people. Other orientations could be explored including a program designed primarily to teach middle-aged and older people new roles for retirement or to demonstrate how the older individual could utilize his community as a laboratory in which to prepare himself for retirement living or to help him assess and practice positive attributes of maturity which, regardless of external circumstances, could support and sustain him during the later years. Of course, programs designed primarily to satisfy these objectives would differ both in content and methods from those we have become accustomed to offer people about to retire.

Occasionally in our preretirement education programs retired persons have been used with considerable success to give advice on various aspects of retirement such as finding suitable activities for the retirement years, making the best decision on a place to live, and maintaining good health during the later years. At the present time personnel men, labor educators, adult educators, and gerontologists give advice on retirement when, as a matter of fact, retired persons are probably in a better position to communicate meaningful experience and help preretirees acquire an accurate understanding of the retirement years.

Program Responsibility

Finally, we come to the question of whose responsibility it is to offer preretirement education programs. The record shows that many groups and organizations in the United States are in the business of helping older people prepare for retirement--industry, labor unions, government agencies, libraries, universities, public schools, churches, and so forth. It also shows that there is considerable variety among organizations in the extent to which they have been willing to engage in one type of program or another. Some industries, for example, have rejected the idea that they were responsible for anything more than informing the employee about pension benefits. Other industries have offered a program in which they gave information and advice on many aspects of retirement. A few labor unions have offered a program but most of them consider other concerns of more importance. The same was true of government agencies some of which believed that a preretirement education program infringed on the personal life of the civil servant, while others were among the first to offer a program.

The author contends that preretirement education is the primary responsibility of public education but that many elements of the community including labor unions and industry must make their proper contribution to the total effort of supplying facilities, funds, and leadership, motivating participation, providing information, giving counsel, developing opportunities for retirement living and encouraging older people to avail themselves of the opportunities created for them by the community. It probably makes very little difference where the program is offered--in a university, an adult education department, a church, a YMCA, an industry, or a labor union--as long as the participants feel comfortable with the setting. Of course, experience indicates that some groups of older people do not feel comfortable in a public school setting, and, when this occurs, public education must be adaptable enough to conduct programs elsewhere.

There are several reasons why it has been recommended that preretirement education become the primary responsibility of public education in the United States:

1. There is now fairly general recognition that public education in the United States has a responsibility for continuing education, that secondary and college education does not completely satisfy the educational needs of people as they grow older, and, indeed, that it is impossible in view of the fast-paced change which

surrounds modern-day man to educate once and for all at any particular age. Preretirement education is a special kind of continuing education.

2. As part of public education preretirement education is in a better position to command on-going financial support.
3. Personnel in public education possess the skills necessary to conduct quality programs, and they are in the best position by view of training to develop new materials and techniques for use in preretirement programs.
4. Public support of the program encourages participation of other agencies of the community including the library, Social Security, employment service, public health, and so forth.
5. Finally, it is suggested that preretirement education is best conducted as part of public education in order to encourage older people to view their community and all its resources as an important, if not the most important, avenue by which to achieve good adjustment in retirement. This is the same as saying that the achievement of a community- rather than a work-oriented way of life could very well be the crux of adequate preparation for retirement.

It would be unfortunate, however, if organizations which have played such an important role in the development of preretirement education were to relinquish all interest and support once the program became public education's responsibility. Industries and labor unions are in the very best position to contact and encourage the participation of their older people, and most of them could help pay part of the cost of the program. Other organizations including churches, labor unions, and YMCAs are in a position sometimes to make facilities available. Colleges and universities should be encouraged to maintain a close relationship in view of their capacity for research and program development.

Cooperation, liaison, and mutual support on the part of all these groups, with public education being held primarily responsible for the program, should not be difficult to achieve. Community-wide committees are already an established technique in the United States and in Great Britain for developing and sustaining adult education programs.

V. Preretirement Education in Great Britain

The survey of preretirement education programs in Great Britain was concerned with three topics:

1. Organization and Sponsorship of Programs. How many and what kinds of organizations indicated an interest in the program? What kinds of planning preceeded initial efforts? Who financed the programs? Were participants in programs expected to pay a fee? To what extent were preretirement education programs an established part of adult education?
2. Characteristics of Programs. When were the first programs organized? How many and what kinds of programs were being offered? To what extent were programs designed for special groups? What was the number and duration of sessions? What kinds of topics were covered? Who served as program leaders? What kinds of methods were being used to conduct programs? What kinds of program materials were used?
3. Characteristics of Participants. What kinds of people took part in programs? What was their age and occupation? Did husbands and wives take part in programs together? What kinds of eligibility requirements were in force?

A fourth and equally important topic of program evaluation was not included in the survey because it was assumed that few, if any, of the organizations would have data for this purpose, and, indeed, that most of them would have taken the point of view that evaluation must wait until more experience has been gained.

Organization and Sponsorship

Although preretirement education is a recent innovation in Great Britain, approximately 100 organizations of one kind or another have indicated an interest in the program with as many as 20 different kinds of organizations represented among them. There was, however, some concentration of interest and program development. Specifically, Table 16 shows that 3 of the 20 or more kinds of organizations--Nonresidential Colleges and Institutes of Further Education, Workers'

Table 16. Organizations in Great Britain Which Are or Have Been Interested in Preretirement Education.[a]

Types of Organizations	All Interested Organizations[a]	Survey Organizations[b]
Local Education Authorities[c]		
Nonresidential Colleges and Institutes of Further Education	23	5
Evening Institutes and Adult Education Centres	7	1
Education Committees and Departments	7	-
Residential Schools and Colleges[d]	12	2
Responsible Bodies[e]		
Workers' Educational Association Branches	12	2
Extramural Studies Departments	4	1
Voluntary Organizations		
Preparation for Retirement Committees or Councils	8	5
Other Voluntary Organizations	14	-
Industries	9	1
Miscellaneous	6	-
Total	102	17

[a] The sources of this information are a mimeographed list of organizations titled "Organizations which have run, considered, or are considering Preparation for Retirement Courses--4th List" and a mimeographed sheet titled "Preparation for Retirement Organizations" which were prepared by the Preparation for Retirement Committee, N.O.P.W.C., during August, 1963. A year following the collection of these data there were approximately 150 organizations interested in preparation for retirement programs.

[b] The organizations included in this survey are ones which were known to the Preparation for Retirement Committee, N.O.P.W.C., to have well established programs.

[c] L.E.A. have statutory powers to provide adult education programs and to make financial grants for this purpose to other organizations.

[d] There are approximately 6 long- and 30 short-term residential adult education schools or colleges in Great Britain which receive support wholly or in part from public funds. Residential colleges, some of which are located in converted country houses, provide a variety of liberal arts and practical courses.

[e] Responsible Bodies are organizations other than L.E.A. which are eligible to receive government grants toward the cost of teaching services. They include 20 university extramural departments and branches of the Workers' Educational Association in 21 districts.

Educational Association branches, and Residential Colleges--accounted for over half of all interested organizations.

Seventeen of all the organizations known in 1963 to have had an interest in preretirement education were selected as survey organizations (see Table 16) because they had programs which were being offered on a more regular basis than the others. Each of the predominating types of organizations interested in preretirement education was included in the group of survey organizations.

Financial Arrangements

The 17 survey organizations were asked to describe how their programs were financed. Table 17 summarizes their statements about all sources and the principal source of income. On an average survey organizations received financial support from at least two different sources. As might be expected since education is nationally subsidized in the United Kingdom, programs were supported most frequently by public funds. Twelve of the survey organizations charged participants a nominal fee ranging from 2 to 15 shillings, but in only one instance were fees

Table 17. Sources of Income for Preretirement Education Programs in Great Britain.

Sources of Income	All Sources	Principal Source
Mostly dependent upon public funds		
Local education authorities	10	6
Ministry of education	2	3
College of further education	1	1
Partly dependent upon public funds		
W.E.A. branches	3	1
University extramural departments	2	1
Fees paid by participants	12	1
Employer subscriptions	6	4
Gifts and donations	3	-
Total	39	17

paid by the participants a major source of income. Hence it cannot be said that the programs were self-supporting.

To the contrary, in addition to almost complete support from public sources the programs enjoyed one or more services-in-kind as shown in Table 18. Several organizations supplied speakers including the Ministry of Pensions and National Insurance, industrial personnel departments, university units, and city health departments. In over half of the programs the salaries of tutors or discussion leaders were paid by other organizations and in some cases the meeting place was provided free of charge.

Table 18. Services-in-Kind Contributed to Preretirement Education Programs Conducted by Survey Organizations.

Types of Services-in-Kind	Number of Survey Organizations
Speakers for the program	10
Salaries of tutors or discussion leaders	8
Meeting place	3
Office space	2
Volunteer leader for the program	1
Consultation	1
Total	25

Only two of the programs, the ones conducted by the Birmingham and the Glasgow Retirement Councils, operated under a separate budget. As might be expected, the largest share of the two budgets, each of which approximated 3,000 pounds in 1963, was devoted to salaries, printing costs and office rental. Otherwise, most respondents reported that their preretirement education programs were not budgeted separately from other programs which were being offered.

The First British Program

One of the survey organizations, Rubery, Owen and Company, Ltd., is credited (Heron, 1961) with having offered the first British program. The need for the program originated in a special workshop which was established in 1949 under the direction of Mr. J. P. Rainsbury for hourly-rated workers who had reached retirement age but who wished to continue working at lighter jobs. Before initiating their first preretirement education program in 1958 the Company sought the advice and assistance of Alastair Heron, then Director of the Medical Council's Unit for Research on Occupational Aspects of Ageing at the University of Liverpool, studied American programs, created an advisory panel of company and trades union representatives which helped plan, promote and supervise the program, and conducted meetings and interviews with middle-aged and older employees to get their reactions. The interviews revealed that the workers had restricted interests, few, if any, plans for the future, but that most of them had a lively interest in participating in a preparation for retirement program.

There are several features of the Rubery-Owen program which are noteworthy, not the least of which is the careful planning which preceded the first program (Rubery, Owen and Company, Ltd., 1961). First of all, attention was given to creating within the Company understanding and cooperation on the part of all levels of management. Trades union representatives were involved in helping to plan the program. Most importantly, time and effort was spent in assessing the needs of older workers and in eliciting their interest and participation.

Planning and Organization for Other Programs

Having discussed the care with which the Rubery-Owen program was established, it is a matter of some interest to review pre-program planning and organization on the part of the other survey organizations. What kinds of planning preceded their first program? What was the evidence from an organizational standpoint, if any, that preretirement education in Great Britain was becoming an established adult education program? Table 19 summarizes the different kinds of actions which

Table 19. Actions Taken Prior to the Initiation of Preretirement Education Programs in Great Britain.

Types of Pre-Program Action	Number of Survey Organizations Taking Action
Sought information, advice, or assistance from:	
Established programs	
In Great Britain (not specified)	9
Glasgow Retirement Council	4
Birmingham Retirement Council	1
The University of Chicago Program	1
British universities	
University of Liverpool	10[a]
University of Aberdeen	1
University of Southampton	1
Preparation for Retirement Committee, N.O.P.W.C.	8
Local education committees or authorities	4
Trade unions	3
Workers' Educational Association	3
Employers	2
Foundation	1
Appointed an advisory committee to the program	9
Conducted formal surveys to obtain information and reactions from:	
Employers	5
Older workers	2
Promoted the program through direct mailing of an announcement or use of mass media	9
Conducted experimental course	1
Total	74

[a] Most of these responses referred specifically to Dr. Alastair Heron of the University of Liverpool. Dr. Heron became Chairman of the Preparation for Retirement Committee, N.O.P.W.C., when it was established in September, 1960, and he played a major role in organizing the Rubery-Owen program. Hence, some of the responses included in this total may have referred to requests for information from the Preparation for Retirement Committee, N.O.P.W.C., while others may have referred to requests for information about an established program.

the survey organizations undertook prior to their first program. These actions are of special interest not only because they reflect the manner by which British programs were prepared but also because they indicate the sources of leadership which have been used to develop an entirely new program in adult education.

As might be expected, almost all of the survey organizations--15 of them--turned to established programs for information and guidance. Rubery, Owen and Company, Ltd., one of the survey organizations and the first to develop a program in an industrial setting used the University of Chicago program as a prototype. In a subsequent section of this report where program content and methods are discussed it will be of interest to observe how an original relationship to the Chicago program may have affected subsequent British developments.

Table 19 also shows that the survey organizations tended to seek assistance from the University of Liverpool and, more specifically, from Dr. Alastair Heron, then Director of the Medical Research Council's Unit for Research on Occupational Aspects of Ageing, and from the National Old People's Welfare Council's Preparation for Retirement Committee. Neither of these organizations, the Unit for Research in Occupational Aspects of Ageing or the N.O.P.W.C. which played so prominent a part in helping to develop British programs, however, is an adult education centered organization.

In addition to the University of Liverpool, the Universities of Aberdeen and Southampton were mentioned as sources of assistance. These connections between universities and preretirement education are of special interest because within university settings one may expect to find competencies which make possible careful assessment of program materials, methods and results, assuming, of course, that those who are skilled in educational research and development view preretirement education as a productive field in which to invest time and effort. Hunter (1962) on the basis of a survey believes that there is a growing interest on the part of social scientists and adult educators in the United States in preretirement education research of various kinds. Although a similar survey has not been made in Great Britain, it appears that educators and social scientists in British universities are becoming increasingly interested in the field, and if this trend continues it is most likely that important contributions will be made to the further careful development of programs.

Local Advisory Committees

Preretirement education programs in Great Britain, unlike most programs in the United States, have had the benefit of considerable community involvement and support. Nine of the survey organizations appointed voluntary advisory committees before initiating their first program (see Table 19).

In the development of voluntary advisory committees emphasis was placed on having representation from adult education, industry, and trade unions, probably because these kinds of involvement are indispensible in promoting financial support and the participation of older workers (Table 20). This important base was

Table 20. Types of Personnel Serving on Nine Advisory Committees to Preretirement Education Programs in Great Britain.

Types of Personnel on Advisory Committees to Preretirement Education Programs	Number of Each Type of Personnel
Educators	10[a]
Industrial leaders (directors, personnel men, welfare officers, etc.)	7
Trade unionists	7
Physicians and other health personnel	5
Leaders from voluntary organizations	5
Local government officials	4
W.E.A. representatives	3
Chamber of Commerce personnel	2
Social workers	1
Total	45

[a] For the most part these are adult educators.

broadened, however, in several instances to include representation from education, local government, health organizations, voluntary and social services and so forth.

At least two of the local advisory groups were unique, the Birmingham and Glasgow Retirement Councils, to the extent that they concerned themselves with much more than the question of preparation for retirement. Each of them is actively engaged in the study of the problems of the elderly worker, the promotion of occupational activities for retired men and women, the development of facilities for hobbies and handicrafts for the retired, the formation of retired employees groups, the dissemination of information and advice through publications and personal contacts, and the encouragement of industry and other appropriate organizations in the community to participate actively in bringing about a better environment for older workers. Thus a continuum of effort is involved beginning with the older worker on the job, his concerns about the future, and progressing to the retired family seeking satisfactory ways to use its leisure and maintain social relationships.

At first glance one is likely to equate the retirement councils, such as the Birmingham and Glasgow Councils, to committees on aging which are to be found in many American communities or to old people's welfare committees in Great Britain. A closer view, however, reveals some important differences. The retirement councils are primarily concerned with what happens to workers before they retire followed primarily by services which reflect the need to replace a work with a leisure life style. The American committees on aging or the British old people's welfare committees, on the other hand, usually incorporate these concerns along with financial considerations, housing, social services, sickness and disability, prevention of illness, social and family relationships, and legal affairs. Another major difference is that the retirement councils actually conduct programs whereas the others with which they are being compared may or may not conduct programs.

In sum, it appears that preretirement education programs in Great Britain unlike similar programs in the United States have been supported by voluntary advisory groups which, because they are representative of several important community groups, are in a position to lend considerable stability to each local development.

A National Advisory Group

At the national level in Great Britain the development of preparation for retirement programs has derived considerable impetus from the Preparation for Retirement Committee of the National Old People's Welfare Council, an organization established in September, 1960, as a direct result of financial support given by the National Corporation for the Care of Old People for work initiated by the Preparation for Retirement Study Group in 1955.

The Preparation for Retirement Committee under the capable leadership of its secretary, Miss Lorna Hubbard, is primarily a service unit and a central clearing house to which information can be sent and from which anyone interested in preretirement education can obtain advice. In addition, the Committee has launched a series of publications beginning with "Preparation for Retirement--Solving New Problems" by Alastair Heron (1961) which will cover the various aspects of retirement.

In view of the shortage of qualified persons to conduct preretirement education programs, the Committee has offered a series of conferences at national and regional levels to train potential leaders. In 1963 the Committee in association with a number of voluntary, industrial, and commercial organizations organized the first national conference on the topic: "Preparation for Retirement--Whose Responsibility?" This important conference had two major objectives: first, it was concerned with making a careful assessment of recent developments and, secondly, with developing guidelines for the future. The conference culminated in a resolution to transform the Preparation for Retirement Committee into a separate organization and to seek support for its continuation.*

Hence, in the short period of five years there has been established in Great Britain a network of voluntary advisory groups at the national and local levels which can be expected to encourage an orderly progression of effort on behalf of older people seeking to prepare themselves for retirement. Nothing of this sort has developed in the United States despite the fact that Americans have been in the business of preretirement education for a much longer period of time.

Other Important Influences

Adult education in Great Britain includes a considerable array of statutory, voluntary, religious, educative, and other kinds of organizations, but this is the situation in the United States as well. With regard to the special kind of adult education which has been called preretirement education, it was noted that initial impetus came from organizations in Great Britain which were not adult education centered. There is at least one reason which may explain the situation. Organizations such as the National Old People's Welfare Council and the Unit for Research on Occupational Aspects of Ageing at the University of Liverpool were among the first to conduct studies of the needs and behavior of older people (Heron, 1962, National Old People's Welfare Council, 1949). Hence, it should be expected that they would be intimately acquainted with the situations of older people and, accordingly, would be among the first to concern themselves with techniques including preretirement education for reducing the impact of aging and the loss of job.

---

*Since the time this report was prepared the Preparation for Retirement Committee of the National Old People's Welfare Council became on February 6, 1964, an independent organization titled The Pre-retirement Association.

The impression is not intended, however, that other kinds of organizations and especially those which are primarily involved in adult education did not have a hand in the development of preretirement education in Great Britain. To the contrary, there is good evidence that the Workers' Educational Association was actively engaged in developing the first preretirement education program offered by Rubery, Owen and Company, Ltd., in stimulating the first programs offered in Glasgow and Birmingham, and, in cooperating with organizations in at least nine other constituent areas, in the conduct of preretirement education programs. Having a pool of persons who were skilled in adult education techniques, general public acceptance, and ready access to large numbers of adults made the Workers' Educational Association's role in preretirement education an exceedingly important one. Moreover, the Workers' Educational Association in a definitive report titled "Aspects of Adult Education" (1960) described preretirement education as one of the "growing points" of its total program, and expected it to become a major cooperative effort between its various constituent branches and educational agencies throughout Great Britain.

To the extent that adult educators in colleges of further education, residential colleges, nonresidential institutes and centres, and university extramural departments have been involved from the beginning in helping to plan, implement, and conduct programs, it should be recognized that professional adult education has already left its mark on the emerging field of preretirement education, and, it is equally noteworthy that considerable attention was given to the program by the National Institute of Adult Education in an excellent study by Brian Groombridge (1960) titled "Education and Retirement." Since there is nothing in the United States to approximate Groombridge's analysis of the function of education in the retirement process, adult educators in Great Britain are in a somewhat better position to assess their role and offer further leadership in the field. The only comparable work which adult educators in the United States have available is the publication edited by Wilma Donahue (1955) called "Education for Later Maturity" which was prepared under the auspices of a Committee on Education for Aging of the Adult Education Association of the U.S.A. This first if not the only attempt to prepare comprehensive guidelines for those interested in the development of educational programs for aging urgently needs to be updated and documented with appropriate objective data.

A Summary of Evidence

What was the evidence that preretirement education in Great Britain had become an established adult education program? To reduce the amount of guesswork in this matter answers were sought to some specific questions:

1. How many and what kinds of organizations were interested and involved in the program?
2. How much and what kinds of financial support were being offered?
3. What kinds of organizational action had been initiated and were these actions likely to lend stability and continuity of program?
4. Were programs being offered on a regular basis?

In regard to the first question--the one dealing with organizational participation--there appears to have been an unusual proliferation of organizational involvement within the relatively short period of five years since the first program was offered. To be sure, the number of organizations which were involved is not the best measure of program stability. On the other hand, the kinds of organizations which sponsored, supported and implemented programs is important. Even more important, traditional adult education agencies have seriously committed themselves to the program and were working cooperatively with other interested groups.

In regard to the second question--the one dealing with financial support--there was evidence that public funds were the major source of income. Some programs including the ones offered by the Birmingham and Glasgow Retirement Councils, on the other hand, have tended to emphasize other sources of funds; and at times it appeared that their situation has been a precarious one. Even so, no one has seriously doubted the continuation of these two outstanding programs. Generally speaking, the kinds and amounts of financial support are in a state of flux with an initial trend in the direction of solidifying public support. In our judgment there is no better insurance for future program development than the commitment of public funds channeled through well established adult education organizations, and to the extent this is happening in Great Britain the situation certainly looks healthy.

In regard to the third and in some ways the most important consideration--the one of organizational action--it was apparent that careful planning preceded most programs and that effective use was made of various kinds of leadership and other program resources. In a very short time a network of organizations was created combining local and national effort which during the ensuing phase should lend substantial aid toward sound program development.

Finally, all but two of the survey organizations offer programs on a regular basis one year to another. This and the other kinds of evidence which have been presented leads one to the conclusion that a sound basis has been created for preretirement education in Great Britain from which further orderly growth can be expected.

On the other hand, it would be naive to assume that there are no hurdles to be negotiated in order to achieve the future growth of programs. First, in Great Britain as in the United States there is a critical shortage of persons trained to conduct quality preretirement education, and with the exception of the Preparation for Retirement Committee of the National Old People's Welfare Council no one including the universities in Great Britain has taken responsibility for training leaders. The lack of leadership could very soon stultify further growth. Secondly, there is still some distance to be traveled before adult education institutions generally in Great Britain accept preretirement education as a normal function. To be sure, certain pacesetters, approximately 17 of them, have taken up the program and to some extent others may be expected to follow, but experience teaches that more general acceptance may not be a matter of simply imitating the "doers" if for no other reason than adult education institutions in Great Britain are seriously overburdened in relation to the present level of financial support accorded them. Then, there is the problem of recruiting those who might benefit most from participation in preretirement education programs. Groombridge suspects that present adult education programs for older people have failed to achieve this goal (1960, p. 129).

Characteristics of Programs

Continuity of Programs

Among the organizations which were included in the present survey Belstead House Adult Residential College was the first to offer a program in 1956; Rubery, Owen and Company, Ltd., and the Glasgow Retirement Council followed with programs which they initiated in 1958 and 1959 respectively. These important beginnings and the years when the other survey organizations offered their first programs are shown in Table 21.

Table 21. Years in Which Organizations in Great Britain Offered Their First Preretirement Education Program.

Year of First Program[a]	Number of Survey Organizations
1956	1[b]
1957	-
1958	1[c]
1959	1[d]
1960	-
1961	2
1962	9
1963	2
N.A.	1
Total	17

[a] Not included among the survey organizations, Braziers Park School of Integrative Social Research offered a course titled "Planning for Retirement" in October, 1955.

[b] Belstead House Adult Residential College.

[c] Rubery, Owen and Company, Ltd.

[d] The Glasgow Retirement Council.

Most of the programs were of recent origin. Thus it may be premature to judge continuity of British programs. Moreover, it will be recalled that organizations were not included in the present survey unless they were known to have well established programs. Table 22 shows the effects of this selection. For example, each of the survey organizations offered at least one program annually since its first one, and some of them offered as many as four programs each year. The Glasgow and the Birmingham Retirement Councils, as might be expected, had a much higher average than any of the others. During the past five years the Glasgow Council conducted 29 programs while the Birmingham Council conducted 51 programs in a two-year period.

Table 22. Continuity of Preretirement Education Programs Among Selected Organizations in Great Britain.

Year of First Program	Years Program Has Been Offered	Number of Survey Organizations	Total Number of Programs Offered	Average Number of Programs Per Organization Per Year
1956	8	1[a]	10	1.2
1957	7	-	—	—
1958	6	1[b]	6	1.0
1959	5	1[c]	29	5.8
1960	4	-	—	—
1961	3	2	18	3.0
1962	2	9[d]	88	4.9
1963	1 year or less	2	6	3.0
Total	8	16[e]	157	1.2

[a] Belstead House Adult Residential College

[b] Rubery, Owen and Company, Ltd.

[c] The Glasgow Retirement Council

[d] Includes the Birmingham Retirement Council

[e] Information not ascertained from one organization

Approximately 100 organizations were known in 1963 to have been or to be interested in preretirement education (see Table 16). Thus some proportion of the total number of interested organizations, a proportion which could be as large as 83.3 percent, took one or more initial steps in the development of preretirement education programs but failed thereafter to develop a program or if they offered a program failed to continue it.

Why did the 17 survey organizations establish an ongoing program while all or some of the others failed to do so? Was leadership a factor? Did pre-program planning make a difference? Was financing more adequate in some instances than others? Did the 17 organizations have more complete support from industry, trade unions, adult education, and other elements of the community? These are important questions in the assessment of preretirement education but, unfortunately, data were not obtained in order to compare the 17 organizations which maintained continuity of program with those which did not.

Types of Programs

Respondents were asked to indicate to what extent they offered programs to specific groups such as the employees of an industrial firm or to mixed groups, for example, groups of people who enrolled with no reference to place of employment. Four of the survey organizations replied that they offered programs only to specific groups; eight of them reported that they programmed only for mixed groups; and five of the survey organizations offered programs sometimes for specific and sometimes for mixed groups. There is a tendency, nonetheless, as shown in Table 23 for the survey organizations to have offered almost twice as

Table 23. Number of Programs for Specific and Mixed Groups of Participants.

Type of Group	Number of Programs
Specific	101
Mixed	56
Total	157

many programs for specific as for mixed groups. The majority of the specific groups consisted of groups of employees from single industries.

Released Time--A British Inovation

In the United States most preretirement education programs have been offered during evening hours on the participants' own time. In Great Britain, on the other hand, organizations have experimented with several schemes, as shown in Table 24, including the method of releasing an employee from his job with no loss or only partial loss of pay in order to participate in a daytime program. To date almost three-fourths (117) of the programs have been of this type. Dependence upon this system rather than some other could be due to so many programs having been modeled after the pioneering Rubery-Owen and the Glasgow Retirement Council released time schemes.

Table 24. Number and Types of Preparation for Retirement Programs Offered by Sixteen Organizations in Great Britain.

Types of Programs	Number of Programs	Percent of Total
Afternoon Release	72	45.9
Day Release	45	28.7
Evening Classes	25	15.9
Midweek Residential	9	5.7
Week Residential	4	2.5
Weedend Residential	2	1.3
Total	157	100.0

British industrial leaders whom the author interviewed gave several reasons why they and others were willing to release men from their jobs and pay a subscription fee for them to take part in a preretirement education program. In the first place, they said that support of the program was one way for companies to recognize years of service. In addition, they believed that preretirement education created good morale among the workforce and better public relations.

American industrialists express their reactions to preretirement education in very similar terms. Yet, industrialists on both sides of the Atlantic must take these results of preretirement education on good faith because data are not available to make a case one way or another for worker morale or public relations.

From the worker's standpoint released time could make the difference between taking part or not taking part in a program, but it could also represent expectations with which the employee felt he had to comply. Although our observation of British programs failed to reveal any negative effects of the released time scheme, further study is required to answer this and such other questions as: Does the released time system discourage participation of the wife? To what extent does the released time system tend to keep the program industry-centered rather than adult education- or community-centered?

Having discussed some of the more general aspects of programs, let us turn our attention to such other features as number, duration and frequency of sessions, topics covered, leadership, and program methods and materials.

Duration of Programs

The data presented in Table 25 indicate that there was considerable variety among preretirement education programs in the number of sessions which they offered, in the duration of sessions, and, accordingly, in the total number of hours devoted to programs. Some programs had as few as 5 two-hour sessions; others had as many as 10 two-hour sessions, and still others consisted of sessions

Table 25. Number and Duration of Sessions in Seventeen Preretirement Education Programs.

Organizational Case Number	Number of Sessions	Duration of Each Session	Total Hours Devoted to the Program
1	5[a]	2	10
4	6[a]	2	12
7	6[a]	2	12
12	6[a]	2	12
16	6[a]	2	12
3	6[a]	2	12
15	7[a]	2	14
17	7[a]	2	14
5	10[a]	2	20
2	3[b]	8	24
11	10[a]	3	30
10	6[a]	6	36
9	7[a]	6	42
13	6[a]	8	48
14	6[a]	8	48
6	7[a]	8	56
8	7[c]	8	56

[a] Consecutive weekly sessions
[b] Three consecutive midweek days
[c] Seven consecutive days

of 4, 6, or 8 hours duration. In fact, the total number of hours devoted to a program varied from as few as 10 to as many as 56 hours.

Content of Programs

Are the longer programs better than the shorter ones? No attempt was made to compare the quality of British preretirement education programs, but one might assume that certain things were accomplished in the longer which were not accomplished in the shorter programs. To explore this possibility the 17 programs were divided into two groups, a "short program" group made up of those programs of 10, 12, or 14 hours duration and a "long program" group made up of those programs of from 20 to 56 hours duration. Table 26 summarizes the topics covered in all programs and in the short and long programs. At least three considerations

Table 26. Topics Covered in Seventeen Preretirement Education Programs in Great Britain.

Topics	Short Programs[a] (N-8)	Long Programs[b] (N-9)	All Programs (N-17)
Orientation or Introduction			
Retirement (general)	3	4	7
Work and leisure	3	-	3
History of preparation for retirement	1	-	1
Population changes	1	-	1
Financial			
Income and retirement (general)	8	7	15
Budgeting	-	3	3
Company pension schemes	2	1	3
Part-time employment	1	1	2
National Insurance	1	1	2
Income tax	1	-	1
Savings and investments	1	-	1
Health			
Physical health (general)	8	8	16
Food, diet, exercise	3	4	7
First aid	-	1	1
Adjustment			
Personal and social adjustment (general)	8	8	16
Family relationships	1	1	2
Learning from experience of others	1	-	1
Changes in role and status	1	-	1
Home and Housing			
Home and housing (general)	-	1	1
Housing facilities	4	1	5
Living arrangements	5	2	7
Retirement Activities			
Leisure activities (general)	5	7	12
Gardening and greenhouses	-	8	8
Reading, books, libraries	-	7	7
Music appreciation	-	6	6
Interior decorating and home crafts	-	5	5
Volunteer service opportunities	1	4	5
Art appreciation	-	4	4
Adult education opportunities	-	3	3
Literature appreciation	-	2	2
Choral singing	-	2	2
Painting	-	2	2
Photography	-	2	2
Theater and drama appreciation	-	2	2
Angling	-	2	2
Crafts and hobbies	-	2	2
Miscellaneous activities	-	7[c]	7

Table 26 (cont'd)

Topics	Short Programs[a] (N-8)	Long Programs[b] (N-9)	All Programs (N-17)
Getting to Know Your Community or Country			
Field trips	-	9	9
Social, cultural or education facilities	1	3	4
Know your community or country (general)	-	3	3
Local history	1	-	2
Law and the Older Person	1	-	1
Summary and Critique of Program			
General summary and appraisal	3	6	9
Appraisal based on questionnaire	2	1	3
Post-program progress report	-	1	1

[a] This was a group of programs of 8, 10, 12, or 14 hours duration.

[b] These programs were from 20 to 56 hours duration.

[c] This included single mentions of learning a foreign language, bird watching, cookery, current events, television viewing, hiking, and travel.

are common to all programs: 1) financial, 2) health, and 3) personal and social adjustment. In addition, two-thirds of the programs included discussions of one or more types of retirement activities and half of the programs programmed field trips of one kind or another to help participants become better acquainted with their community or country.

Despite these similarities, the content of the short and long programs differs markedly in some respects. First of all, the long programs were much more likely than the short programs to include a discussion of various retirement activities. Similarly, the long programs tended more than did the short ones to include topics designed to make participants better acquainted with their community. To be sure, there is nothing unexpected about these results. The short programs emphasized the major retirement contingencies while the longer programs had the opportunity to add other considerations. Later in the report we expect to compare the characteristics of British programs with the characteristics of American programs.

Program Leadership

Presumably, continuity of program and involvement of group members are enhanced by using the same leader for the several sessions of a preretirement education program; and, indeed, in all but three of the British programs the same rather than a different person served as discussion leader.

For the most part, British programs were led by adult educators (11 out of 17 programs), a physician served as leader for one of the programs, two other programs were led by retired persons, while in another program the speaker of the evening was responsible for conducting his own program. Information about two of the program leaders was not available.

The range of functions which leaders performed is summarized in Table 27.

Table 27. Leadership Functions in British Preretirement Education Programs.

Functions of Leaders	Number Which Performed Each Function (N-15)
Lead the discussion or question-answer period	11
Provided continuity	6
Gave one or more of the lectures	4
Organized the program	4
Introduced speakers	2
Assessed reactions of participants	2
Took attendance	1
Made reports	1
Total	31

Leading the discussion or the question-answer period and providing continuity were mentioned more than any other function of discussion leaders.

Program Methods

Respondents were asked to identify the various methods they employed to conduct preretirement education programs and to indicate which method they used more than the others (see Table 28). Although all of the informants maintained that they used both lecture and group discussion methods and, in addition, a majority used the question-answer and demonstration methods, it appears that much more time was devoted to the lecture than to any other method. Accordingly, it seems reasonable to conclude from these data and firsthand observation of programs that preretirement education in Great Britain has been largely a lecture-type program with opportunity to ask questions or to participate in discussion.

Table 28. All Methods and Principal Method Used in British Preretirement Education Programs.

Program Methods	All Methods (N-17)	Principal Method (N-17)
Lecture	17	12
Group discussion	17	3
Question and answer	13	1
Demonstration or exhibit	12	-
Field trips	11	-
Visual aids	1	1
Total	71	17

Program Materials

Few, if any, of the programs distributed complete sets of booklets covering various retirement topics including health, finances, living arrangements, leisure activities, and so forth. On the other hand, all but three of the programs made available one or more kinds of reading material (see Table 29) or they distributed a list of references and made arrangements for members to obtain them

Table 29. Types of Reading Material Distributed to Participants in British Preretirement Education Programs.

Types of Material	Number of Programs (N-17)
Library list	8
Special preparation for retirement literature	5
Pamphlets describing government programs	2
Pamphlets describing company pension benefits	2
Lecture scripts	1
Directory of community resources	1
No literature distributed	1
N.A.	2

from a local library. At least one of the programs in which a library book list was distributed conducted an entire session in the library on the subject of interesting reading materials and how to find them in the library.

Characteristics of Participants

As part of the survey of preretirement education programs in Great Britain information was sought about the age, sex, occupation, and eligibility of participants despite the expectation that few, if any, of the organizations would have complete records of these kinds. Surprisingly, many of the organizations offering preretirement education programs had collected considerable information about participants, and to their credit they undertook the task of compiling it for the survey. For example, 14 of the organizations supplied records of the number and sex of participants in their programs, 13 of the organizations provided information about the age, and 12 of them presented information about occupations of participants. To be sure, the information was incomplete in some instances but it was adequate, nonetheless, for purposes of the following general descriptions.

Sex of Participants

In Table 30 it will be seen that men comprised 83.2 percent of all participants in the programs. In two of the programs, one of which was conducted in

Table 30. Number and Sex of Participants in Programs in Great Britain.

Organization Number	Number of Participants in All Programs			Total Number of Programs[a]	Average Number per Program	Preferred Size of Groups	
	Men	Women	Total			Minimum	Maximum
1	28	30	58[b]	3	19	15	25
2	38	187	225	10	22	15	40
3	950	50	1000	51	20	15	35
4	250	50	300[b]	15	20	12	25
5	N.A.	N.A.	N.A.[b]	N.A.	N.A.	10	15
6	338	98	436	29	15	15	25
7	N.A.	N.A.	N.A.	1	N.A.	10	15
8	N.A.	N.A.	N.A.	4	N.A.	5	30
9	60	--	60	2	30	[c]	30
10	142	41	183	9	20	15	30
11	160	--	160	5	32	[c]	35
12	210	--	210[b]	6	35	[c]	30
13	43	8	51	3	17	15	30
14	34	--	34[b]	3	11	N.A.	N.A.
15	39	12	51[b]	3	17	[c]	18
16	65	40	105[b]	3	35	12	[c]
17	233	8	241	10	24	12	40
Total	2590	524	3114	157			
Percent of Total	83.2	16.8	100.0				
Average Number					20	13	28

[a] The first program in this compilation was offered in 1956 and the last program in December, 1963.

[b] Wives were invited to participate with their husbands in all or part of the program.

[c] No lower or upper limits in the preferred size of the group.

a Residential College, women outnumbered the men. Altogether, women participated in at least ten of the programs sometimes as employees, more often as wives of employees. In two of the programs wives attended a single session by themselves, in other programs they attended a special weekend session with their husbands and only in two instances did wives attend throughout the program. The trend appeared to be one of increasing involvement of the wives.

Until the more recent programs, however, preretirement education in Great Britain has been a program primarily for men rather than for men and their wives, a result which could be related to the tendency in Great Britain to offer programs during working hours and on company grounds and to a long-standing tradition among industrial workers that wives do not present themselves at their husband's place of employment except for rare social occasions.

The author has offered preretirement education programs on company grounds and during working hours in which very few wives participated, but in at least two other instances when programs were offered during working hours and off company grounds, once in a church and another time in a local school building, nearly all the wives attended. Wives were also more likely to attend programs offered in the evening and off company grounds. The explanation for these differences appeared to be that employees did not want their wives to come to the work place, and wives found it inconvenient or impossible sometimes to join their husbands in a program during the daytime. This was especially true of wives who were employed.

Number of Participants

Table 30 above also shows that the 17 survey organizations have offered a total of 157 programs in which 3,114 persons have participated. Two of the organizations, the Birmingham and Glasgow Retirement Councils (Organizations No. 3 and 6), offered half (50.9 percent) of all the programs to 1,436 or 46.1 percent of all the participants. Of course, preretirement education is the primary function of the Birmingham and Glasgow Retirement Councils whereas it is one of several responsibilities of most of the other organizations.

The average number of participants in all programs is 20 which corresponds with the preferred size of groups as shown in Table 30. Six of the organizations, however, averaged more than 20 participants per program.

The size of a preretirement or any other education group is often related to objectives and methods (McKeachie, 1963; Hill, 1960). Presumably, one of the major goals of preretirement education is to encourage decision-making, and, accordingly, group discussion in small groups is preferred to lectures in large groups. It has already been noted that British programs appeared to emphasize the lecture method. On the other hand, in at least eight of the programs--those with 20 or fewer members--small group discussion techniques could have been effectively used.

Age of Participants

The question of age or of distance from retirement usually arises whenever an organization makes plans to conduct a preretirement education program. Is it better to wait until the employee is on the verge of retirement or to offer the program many years ahead of retirement? How many years ahead of retirement? A great deal has been said about the value of early planning--as much as five or ten years ahead of retirement. Yet, experience in the United States indicates that regardless of special efforts to involve people during the middle years, most of them wait until retirement is imminent before they will elect to participate in a preretirement education program.

To explore the situation in Great Britain respondents were asked: "Do you have an age qualification for enrollment in your programs?" and "What specifically is the age qualification?" Thirteen of the organizations which participated in the survey stated that they had age qualifications for participants in their programs. Table 31 summarizes their responses, some of which were stated in terms of minimum ages while others were stated in terms of a minimum and a maximum age. The data indicate that it was the intention of at least seven of the program leaders to encourage older people to enroll in preparation for retirement programs as early as 10 to 15 years ahead of retirement.

Table 31. Age Qualifications for Participation in British Preretirement Education Programs.

Age Qualification	Number of Organizations (N-17)
55 years of age and older	4
50 years of age and older	2
50 to 55 years of age	1
53 to 60 years of age	2
57 to 65 years of age	2
64 or 65 years of age	1
Maximum age of 65	1
N.A.	4
Total	17

Table 32 shows that approximately 30 percent did, in fact, enroll in programs early, but that over half of the participants (56.0 percent) were 60 to 64 years of age and much closer to retirement. Although the importance of early

Table 32. Age of Participants in British Preretirement Education Programs.

Age of Participants	Number of Participants (N-9)[a]	Percent of Total
Under 50	6	0.5
50 - 59	375	28.8
60 - 64	729	56.0
65 - 69	96	7.4
70 and older	14	1.1
N.A.	81	6.2
Total	1301	100.0
Median Age	62 years	

[a] Nine of the 17 survey organizations supplied information about the age of 1,301 participants or 42 percent of all participants included in the survey. Four organizations indicated a range of ages in their programs, i.e., 30-86, 50-70, 55-65, 50-70, while no information was obtained from four of the survey organizations.

preparation has been emphasized in this country and in Great Britain, it may not be as important in the long run as a readiness of the preretiree to give careful consideration to retirement whether this readiness occurs ten years or only one year from retirement.

Occupations of Participants

All but five of the organizations supplied occupational data for 2,491 or 80 percent of all participants in programs (see Table 33). Approximately the same proportion of professional, administrative, technical, and executive and of semiskilled and unskilled have been attracted to British preretirement programs. Together the two categories comprise only 29.3 percent of participants. Highly skilled, skilled, and moderately skilled employees comprised 68.5 percent of all participants. Hence, although British programs have tended to involve persons from all occupational groups there has been a clearcut tendency to emphasize the highly skilled, the skilled, and the moderately skilled occupations.

Table 33. Occupations of Participants in British Preretirement Education Programs.

Occupations of Participants[a]	Number of Participants (N-12)	Percent of Total
Professional, administrative, technical, and executive	337	13.5
Highly skilled, skilled, and moderately skilled	1706	68.5
Semiskilled and unskilled	394	15.8
Housewife	21	0.8
N.A.	33	1.3
Total	2491	99.9

[a] Source of occupational categories: Brian Groombridge, 1960. Education and Retirement, p. 149, London: National Institute of Adult Education.

VI. Comparisons and Their Implications

Having analyzed the structure and functions of preretirement education, what can British and American practitioners learn from each other's efforts, and what are the special issues confronting future program development in these countries and in countries where preretirement education is relatively unknown? The purpose of this final chapter is to summarize, make comparisons, and focus attention on questions of this sort.

The advent of an unprecedented number of private pension schemes and a public system of social security during the period between the two world wars formalized to a larger extent than ever before the time and conditions of retirement in the United States; and, simultaneously, created the need to have the various aspects of pension systems explained to older employees. Early surveys (see Table 15, p. 25) showed that American industries were the first to assume this responsibility. More than any other organization they had daily contact with older employees, they maintained records which were required to administer pension programs, and they were accustomed to provide services of this kind.

Hence, in the United States preretirement education originally took the form of interviews between employers and employees on various aspects of a pension program. More recent surveys, including the ones conducted by Wermel and Beideman (1961), Franke (1962), and Shultz (1963), showed that individual interviews had continued to predominate as the method most frequently used by American industry to prepare its employees for retirement but that their content had changed somewhat from one dealing almost exclusively with a pension program to one dealing with this and other subjects including the use of leisure time, the maintenance of health, the management of one's income, a choice of a place to live, and so forth. It appears likely that a similar chain of events occurred in Great Britain beginning with the passage of the National Insurance Act of 1964 and the more recent development of private occupational pension schemes (Shenfield, 1957).

Preretirement education programs in which groups of older people came together to receive information and to discuss various aspects of retirement were found to be of more recent origin; and, at the present time, almost every group discussion program in the United States, and in Great Britain as well, can be traced to prototypes developed by social scientists at The University of Chicago and The University of Michigan who had been conducting some pioneering studies of the needs and problems of older people. Despite a common origin, there are important differences between American and British programs--differences in the manner by which programs were organized, sponsored and financed, in the specific character of the programs, and in the kinds of people who participated in them.

Organization of Programs

In the United States there has been considerable diversity in the kinds of organizations, public and private, under whose aegis preretirement education group discussion programs have been offered. At the same time, American industry and, to a somewhat lesser degree, American labor unions have sponsored and conducted more programs than any other organizations. It is of interest, moreover, that adult education in the United States has not assumed any major responsibility for the program. A Committee on Education for Aging was organized in 1951 by the Adult Education Association of the U.S.A., but having produced a handbook on educational programs for later maturity (Donahue, 1955) the Committee became inactive and the Association has not subsequently offered any substantial leadership in the field.

Following the 1960 White House Conference on Aging there was a flurry of activity to encourage support of educational programs for aging, including preretirement education programs. Regional conferences followed by conferences in some states were conducted in order to stimulate interest and mobilize resources for program development. Results have not been encouraging.

Notwithstanding the more recent origin of programs, the involvement and support of public adult education institutions appeared to be somewhat more fully realized in Great Britain. From the beginning there has been relatively more concentration of interest and support among public educational institutions, and from the beginning public funds have been the principal source of income for preretirement education programs. Finally, it was observed that a number of local committees and a national advisory committee for preparation for retirement programs have been created to exchange information, to consolidate public and private resources, to sustain existing programs and to encourage the development of new programs (Hubbard, 1964). American programs would benefit considerably, in our opinion, were similar kinds of public and private organizational support to be achieved.

Public sponsorship and support of preretirement education programs makes possible the participation of all interested older persons rather than those who happen to be members of a particular sponsoring group. It insures continuity of programs. It makes available skilled leadership. But most of all, public support of preparation for retirement programs recognizes education's responsibility for helping people learn and make satisfactory adaptation at all age levels including the older ones.

But having achieved primary public support, local and national advisory groups such as those developed in Great Britain add an important dimension to preretirement education, notably, the involvement of community groups including management, labor, employment, religious, health, educational, welfare, and recreational. Those who have conducted programs in communities which have meager opportunities for older persons, and only a half-hearted interest in their well-being, will readily appreciate the importance of community involvement as an indispensable corollary to preretirement education.

In sum, the position taken in this report is that group preretirement education programs are the primary responsibility of publicly supported educational institutions, and that the involvement of other community groups is desirable as a means for sharing the cost of the program and for creating an environment in which older people can realize opportunities for satisfactory retirement living.

Characteristics of Programs

Most preretirement education programs in the United States deal with the practical concerns which older people express in connection with income maintenance, health, and having something to do with one's time after retirement, but there is considerable difference, one program to another, in the completeness with which these and other topics are presented. For example, discussions of income maintenance frequently do not include a discussion of family budgeting, investments, and life insurance. Similarly, discussions of health differ in the extent to which they include such topics as mental health, diets, nutrition, exercise, and community health resources; and there is considerable difference in the extent to which American programs include a discussion of different kinds of activities for the retirement years, the meaning of work and retirement, relationships with family and friends, places to live during retirement, legal affairs of older people, opportunities for volunteer service, and community resources for aging.

Most British programs also included a discussion of income, health, and activity for the later years. It was observed, however, that British programs tended more than did American programs to undertake such other considerations as personal and social adjustment, field trips designed to help members become better acquainted with their community, and a wide range of activities for the retirement years, with gardening, reading, music appreciation, homecrafts, and volunteer service opportunities having been discussed more often than any other activities.

The difference in the content of programs appeared to be a function of the amount of time devoted to programs. Most programs in the United States consist of no more than ten sessions, or a total of approximately 20 hours of program time. Half of the British programs studied were from 20 to 56 hours duration, and it was these programs of longer duration which differed most in comparison with American programs. Most practitioners agree that programs of 20 hours duration are a minimum, and that additional time, if it can be made available, makes possible a much more effective program.

Before leaving the relationship between duration and content of programs, it is noteworthy that the organization of program time is different in Great Britain. Three-fourths of the British programs consist of afternoon or daylong sessions while the majority of American programs consist of two-hour evening sessions. After observing the longer sessions in Great Britain, it was concluded that they may have greater potential than do weekly two-hour sessions for members to become acquainted, for the interchange of viewpoints and experiences, for thoroughgoing presentation of material and ideas, and for field trips to libraries, housing projects, activity centers, and so forth. At the same time, sessions which extend over an entire afternoon or day require careful planning to sustain interest and to overcome fatigue.

What is needed is more experimentation in the content of preretirement education programs and in the amount of time devoted to them. Already these aspects of programs have become standardized to an unusual degree in the United States. Relatively speaking, British programs are much less standardized, and we heartily concur with those who have expressed the hope that for some time each new program in Great Britain will be viewed as an experiment in objectives, content, and methods (Groombridge, 1960; Heron, 1961; Hubbard, 1964).

Probably the most critical aspects of preretirement programs other than their content are the availability of qualified leadership and the methods used to achieve specific objectives. In the United States leadership training courses have been offered by The University of Chicago and The University of Michigan (Hunter, 1960b, 1963, 1965), but their efforts have hardly satisfied the growing demand for qualified leaders throughout the country. Lacking training opportunities adult educators, personnel men, labor leaders, librarians, recreation workers, group leaders, counselors, and others have had to learn on the job. As a matter of fact, there appears to have been a considerable benefit in having people of different backgrounds serve as leaders in preretirement education programs especially when they have served as leaders for groups of older people whom they knew well.

Leadership training for preretirement education is more limited in Great Britain, but the demand for leaders has not been as great, and until recently most programs have been offered in educational settings of one kind or another where leadership was at hand. Thus there is still time in Great Britain to institute training programs for a burgeoning program.

The wisdom of providing continuity of leadership appears to have been recognized on both sides of the Atlantic.

Respondents in Great Britain were asked to identify the methods they employed in preretirement education programs. All programs studied used the lecture and the group discussion methods and, in addition, a majority of them used quiz, demonstration, and field trip techniques. At the same time, respondents indicated that they devoted more time to the lecture than to any other method. The conclusion was reached that preretirement education in Great Britain has been largely a lecture-type program with opportunity for discussion following the lectures. Based on surveys of preretirement education programs in the United States, it appeared that American programs, like British programs, tended to emphasize the lecture method.

Systematic data which show whether or not the lecture method is more effective in preretirement education programs than some other method such as the group discussion method are not available and until such time as appropriate studies are made for this purpose one can only refer to conclusions reached in other contexts with the realization, of course, that findings in other contexts can only be suggestive. First of all, there are some generally recognized differences between the lecture and the group discussion methods (Hill, 1960) but, more important, it is presumed often that the group discussion method is capable of achieving objectives which are not so readily achieved by the lecture method. For example, one finds evidence that whereas the lecture and discussion methods appear to be equally effective as a means for acquiring information, the discussion method possesses greater effectiveness than the lecture method as a means for changing attitudes. It should not be surprising, therefore, to learn that most evaluations of American programs (Mack, 1958; Burgess, 1960a; and Hunter, 1957) showed that attitudinal change was achieved to a much lesser extent than most other objectives. American programs, in other words, have not been designed in all likelihood to achieve attitudinal change. There are several possibilities why the lecture method has been favored over the discussion method in both countries. Leaders may not have been aware of the results which can be achieved by various methods or they may not have possessed the skills required to conduct a group-discussion-type program. Regardless of their proficiency in one method or the other, leaders may have thought it was easier to conduct a lecture program than it was to conduct a group discussion program. In any event, the question of appropriate methods for preretirement education is an exceedingly important one for investigation, and it cannot be investigated apart from the question of objectives of programs.

Characteristics of Participants

It was presumed that a survey of the meaning of retirement among similar groups of industrial workers in Great Britain and the United States would yield guidelines for the development of preretirement education. Accordingly, a questionnaire which had previously been administered to a group of American automobile workers was administered to a group of automobile workers in England and Scotland, and a comparison was made of various aspects of retirement including reasons for retirement, attitude toward retirement, readiness for retirement, and anticipated adjustment to retirement.

Although generalizations are not possible, it appears that these particular groups of workers and especially the British group of workers might have benefited considerably from participation in a preretirement education program. On each measure British workers had a more negative, unaccepting view of retirement than did the American workers.

To achieve a more positive view toward retirement among these or similar groups of industrial workers, it appears that preretirement education should have the capacity among other things to 1) convey various kinds of information including rather complete information about the financial and health status of older people in retirement, 2) promulgate a positive attitude toward retirement by whatever means seem appropriate including the use of successfully retired people as examples, 3) help participants make reasonable plans of action with regard to their management of income, health, activity, and living arrangements, 4) encourage participants to initiate courses of action of their own choosing before they retire, and, finally, 5) serve as a setting in which frames of reference can be devised for various roles.

There is some question whether or not persons who view retirement negatively avail themselves of the opportunity to participate in preretirement education programs. As participants in programs have so often said, "I'm looking forward to retirement. The fellow who is fighting retirement--he isn't here." Much more needs to be known about the attitudes of those who participate in preretirement education and those who do not participate. As a matter of fact, practitioners are seriously handicapped in the development, promotion, and conduct of programs because so little is known about those who take part and those who do not take part in programs. For this reason the present study attempted to bring together as much information as was available to describe persons who have taken part in American and British programs. First of all, in regard to the sex of participants there appeared in both countries to be a trend in the direction of greater participation of wives, but until recently programs have been offered primarily to men. There are probably good reasons for the primary emphasis on the men especially in Great Britain where most programs have been offered under industrial auspices, during working hours, and on company grounds.

Husbands and wives should be encouraged to give careful joint consideration to retirement and to share in the vital decision-making that is required. Wives whose last child has left home are in a position to tell their husbands what it means to relinquish a major adult role. And, it is the wife who in the last analysis must accept or reject the full-time presence of the retired husband in the home. Some wives look forward to having their husbands around while others resent it. In a group discussion preretirement program one is able to encourage the interchange of feelings and reactions on the part of accepting and resentful spouses with considerable benefit to all concerned.

A second tendency among participants in programs of both countries was that many of them waited until they were on the verge of retirement before they enrolled in preretirement education programs. At the same time, efforts were being made in both countries to enroll people at earlier ages, as early as five or ten years ahead of retirement. Results have not been encouraging, but very little has been done except to lower the age of eligibility. Programs advertised to enrich the middle adult years through self-assessment, the development of new interests and ways to be of service to others might have greater appeal to people 45 to 55 years of age than those which are advertised to prepare people for retirement.

An extremely small proportion, albeit an increasing one, of older persons in Great Britain and the United States have participated in preretirement education programs. Presumably, those who have participated in present day programs have been a selected group of older people, and it may be that those who might have profited most were not inclined to participate. Yet, no one would suggest that pressure should be brought to bear to make the more reluctant participate. Participation in preretirement education as far as anything is known about it has been and should continue to be completely voluntary. If larger numbers of older people are to be brought into the program they should become interested on the basis that the program has something to offer them, and not because it is presumed that everyone will benefit from participation. To the contrary, it is our firm conviction that most older people will make a satisfactory adjustment to retirement whether or not they participate in a preretirement program. But this is not the same thing as saying that preretirement education has no merit. For those who choose to take part in our programs we are committed to design an educational experience which will enhance their understanding of themselves, of the environment in which they live, and facilitate their adjustment to it. This is the important task at hand.

APPENDICES

Appendix A

ATTITUDES OF AUTOMOBILE WORKERS IN ENGLAND AND SCOTLAND TOWARD RETIREMENT

Confidential

Date____________________

Place____________________

1. Your name____

2. Your address____

3. When were you born? Month____________________ Day________ Year__________

4. Sex: Male____ Female____

5. In what country were you born? ____

6. Which of the following statements best describe your present marriage?

_____ I have never been married.
_____ I am married and living with my spouse.
_____ I am married but separated from my spouse.
_____ I am widowed.
_____ I am divorced.

7. How many years of school did you complete? __________ (years)

FIRST, WE WOULD LIKE TO ASK YOU SOME QUESTIONS ABOUT RETIREMENT.

8. When do you expect to retire? Month____________________ Year__________

I am undecided____ (What is your best guess? Month____________________
Year______________)

9. When you retire what do you think will be the most important reason? (CHECK ONE)

_____ Because I will reach the age when I have to retire.
_____ Because of my health.
_____ Because I will have difficulty doing my job.
_____ Because I will want to retire.
_____ Another reason. (What is it? ______________________________)

10. If you plan to continue working for some time, what is the most important reason for your making this decision? (CHECK ONE)

_____ I expect to retire.
_____ Because I like my work and don't want to give it up.
_____ Because I don't have enough money to retire on.
_____ Because I'm afraid of not keeping occupied.
_____ Another reason. (What is it? ______________________________)

11. After you retire do you plan on looking for work? (CHECK ONE)

_____ Yes (How much? _____Full time _____Part time)
_____ No
_____ Undecided

12. If you plan to look for work after you retire, what is the most important reason for your making this decision? (CHECK ONE)

_____ I don't plan on looking for work after I retire.
_____ I will need the money to live on.
_____ I will prefer working to doing nothing.
_____ I will enjoy being around other people.
_____ Another reason. (What is it? ______________________________)

13. Some people say that retirement is good for a person, some say it is bad. In general, what do you think? (CHECK ONE)

_____ Retirement is mostly good for a person.
_____ Retirement is mostly bad for a person.

14. Do you mostly look forward to the time when you will stop working and retire or, in general, do you dislike the idea? (CHECK ONE)

_____ I look forward to it.
_____ I dislike the idea.
_____ Undecided.

15. If it were up to you alone, would you continue working for your present company? (CHECK ONE)

_____ I would continue working.
_____ I would stop working.

16. Do you have a pretty good idea of what your life will be like in retirement? (CHECK ONE)

_____ Yes
_____ No

17. In general, how do you think things will go after you retire? (CHECK ONE)

_____ Very well.
_____ Fairly well.
_____ Not very well.
_____ Not well at all.

18. How long do you estimate it will take you to get used to not working? (WRITE THE AMOUNT OF TIME IN THE BLANK.)

It will take me ______________________ to get used to not working.

19. After retirement how often will there be times when you won't know what to do to keep occupied? (CHECK ONE)

_____ Often.
_____ Sometimes.
_____ Hardly ever.

20. How well prepared are you for retirement? (CHECK ONE)

_____ Very well prepared.
_____ Fairly well prepared.
_____ Not very well prepared.
_____ Not prepared at all.

21. How long before retirement do you feel that people should start thinking about retirement plans? _____ Years

22. Have you started making any plans for your own retirement yet? (CHECK ONE)

_____ Yes
_____ No

23. What are you doing to get ready for retirement? (CHECK AS MANY THINGS AS YOU ARE DOING.)

_____ I'm not doing anything to get ready for retirement.
_____ Developing interests and activities to follow in retirement years.
_____ Reading books and pamphlets about retirement.
_____ Talking with others already retired.
_____ Talking with others preparing to retire.
_____ Attending classes and lectures in preparation for retirement.
_____ Making plans with my spouse.
_____ Talking with my banker or broker.
_____ Consulting my insurance agent.
_____ Checking with my doctor.
_____ Making exploratory trips or a trip to another location.
_____ Enrolling in adult education classes.
_____ Planning trips to take.
_____ Other. (Please explain. ____)

24. How many of your plans for retirement have you worked out together with your spouse? (CHECK ONE)

_____ I don't have any plans for retirement.
_____ I do not have a spouse.
_____ Many of them.
_____ Some of them.
_____ A few of them.
_____ None of them.

25. Think of the time when you will be retired. (PUT A CHECK IN FRONT OF EITHER "OFTEN," "SOMETIMES," OR "HARDLY EVER OR NEVER.")

a. How often will you miss the feeling of doing a good job?	____Often	____Sometimes	____Hardly Ever or Never
b. How often will you want to go back to work?	____Often	____Sometimes	____Hardly Ever or Never
c. How often will you worry about not having a job to do?	____Often	____Sometimes	____Hardly Ever or Never
d. How often will you miss being with the other people at work?	____Often	____Sometimes	____Hardly Ever or Never

26. What provisions will you have for meeting the expense of sickness for yourself or family after you retire? (CHECK ONE)

____ We would be covered quite adequately.
____ I guess we would get by in case of sickness.
____ I think our provisions would be quite inadequate.

27. Check the types of insurance against expenses of sickness which you will have after you retire.

____ Hospital
____ Surgical
____ Medical
____ None

28. How do you expect your retirement income to work out for you?

____ I will have enough money to do everything I really want and plan to do after I retire.
____ I will be able to meet my living expenses.
____ I will barely break even.
____ I will run a little in the red every month.
____ I will run seriously in the red every month.

NOW, WE WOULD LIKE TO ASK YOU SOME QUESTIONS ABOUT LIFE IN GENERAL.

29. All in all, how much happiness would you say you find in life today? (CHECK ONE)

____ Almost none.
____ Some.
____ A good deal.

30. In general, how would you say you feel most of the time, in good spirits or in low spirits? (CHECK ONE)

____ Usually in good spirits.
____ Usually in low spirits.

31. On the whole, how satisfied would you say you are with your way of life today? (CHECK ONE)

____ Very satisfied.
____ Fairly satisfied.
____ Not very satisfied.
____ Not satisfied at all.

32. How often do you feel that there is just no point in living? (CHECK ONE)

____ Often.
____ Sometimes.
____ Hardly ever.

33. Do you agree or disagree with this statement: "Things just keep getting worse and worse for me as I get older."?

____ Agree
____ Disagree

34. How often do you find yourself regretting the way things turned out for you?

____ Often.
____ Sometimes.
____ Hardly ever.

35. How much do you regret the chances you missed during your life to make the most out of life?

____ Not at all.
____ Somewhat.
____ A good deal.

36. As you get older would you say things seem to be better or worse than you thought they would be?

____ Better.
____ Worse.
____ Same.
____ Don't know.

37. How much do you plan ahead the things you will be doing next week or the week after? Would you say you make many plans, a few plans, or almost none?

____ Many plans.
____ A few plans.
____ Almost no plans.

38. How do you think of yourself as far as age goes--do you think of yourself as: (CHECK ONE)

____ Middle-aged.
____ Elderly.
____ Old.
____ Or what? (SPECIFY. ________________________________)

39. What two of the following things give you the greatest amount of personal satisfaction? (CHECK ONLY TWO OF THE FOLLOWING LINES.)

____ Your work.
____ Your leisure time activities (hobbies, sports, entertainment).
____ Your family life.
____ Your relationships with friends.
____ Your church and community activities.
____ Your health.
____ Your financial situation.
____ Achievements of my children.

40. We want to find out what you think the majority of retired people are like. Look at the words below. In your opinion are any of these words true of the majority (more than half) of retired people? Put:

__y__ for "yes" if you think the word describes the majority (more than half) of retired people,
__n__ for "no" if you think the word does not describe the majority (more than half) of retired people,
__?__ if you cannot decide.

(HERE IS AN EXAMPLE TO TRY OUT FIRST: ____ TALL)

(PLEASE ANSWER EVERY ITEM.)

____ Wise
____ Aged
____ Slow
____ Cheerful
____ Forgetful
____ Healthy
____ Neat
____ Stubborn
____ Enjoy themselves

____ Active
____ Productive
____ Sad
____ Good
____ Alert
____ Entertaining
____ Handy to have around
____ Progressive
____ Lonely

THANK YOU VERY MUCH FOR YOUR ANSWERS.

WOODROW W. HUNTER
THE UNIVERSITY OF MICHIGAN
ANN ARBOR, MICHIGAN

Appendix B

A Survey of Preparation for Retirement Programs in England and Scotland

I. ORGANIZATION AND SPONSORSHIP

1. Your name and title ____
(Name) (Title)

2. Your organization ____

3. Your address ____

4. What kinds of planning or organizational activity preceded the initiation of your first preparation for retirement program? (Use reverse side if necessary.)

____

____

5. Prior to the initiation of your first program did you seek advice and assistance from other organizations? (Check one.) ____ Yes ____ No

6. If you replied "Yes" to item 5, what organizations did you approach for advice and assistance? (List organizations.)

____

____

7. Do you have a local committee or council which assists you in the development and promotion of your preparation for retirement programs? (Check one.)
____ Yes ____ No

8. In what year was your committee organized? ______ Year ____ No committee

9. What kinds of people are serving on your Preparation for Retirement Committee? (List kinds of people. For example, Director of the Institute of Further Education, Physician-in-charge of local hospital, or check "No committee.")

____

____

____ ____ No committee

10. Is your preparation for retirement program offered on a regular basis one year to another or is it offered on an irregular basis? (Check one.)
____ Offered on a regular basis ____ Offered on an irregular basis

11. Are older people who take part in your program required to pay a fee? (Check one.)
____ Yes ____ No

12. How are your programs financed? (List sources of income.)

____

____

13. From which source do your programs derive the largest amount of financial support?

________________________________ (Primary source of income.)

14. In addition to money received from one or more sources, does your program benefit from services-in-kind? For example, instructors or discussion leaders for your program who receive their salary from some other organization; resource persons or speakers from various community organizations. (List types of services-in-kind which help to support your program and the organization which supplies these services or check "No services-in-kind.")

Services-in-kind	Supplied by
____________________	____________________
____________________	____________________

____ No services-in-kind

15. Do you have a budget for your preparation for retirement programs? ____Yes ____No

16. What was the total amount of your most recent budget and what was the period of time covered by the budget? (Enter amount and period of the budget or check "No budget.")

________________ Total amount of the budget

________________ Period of time covered by the budget

____ No budget

17. Have you offered preparation for retirement programs for specific groups of older people such as the employees of an industrial firm or of a governmental unit?

____ Yes ____ No

18. If you replied "Yes" to item 16, for how many different organizations, industrial firms or government units have you offered programs?

________ (Number of different organizations.)

19. Have you offered programs to "mixed" groups of older people, i.e., groups of older people from different firms or of persons who enrolled with no reference to their place of employment?

____ Yes ____ No

20. If you replied "Yes" to item 18, for how many "mixed" groups have you offered programs?

______ (Number of mixed groups.)

II. NUMBER AND TYPES OF PROGRAMS

21. In what year did your organization offer its first preparation for retirement program?

________ Year

22. How many preparation for retirement programs have you offered since the first one? (Please include those programs which you are offering at the present time.)

________ (Number of subsequent programs.)

23. How many of each of the following types of programs have you offered? (Please include those programs which you are offering at the present time.)

Type of Program	Number of Programs	Type of Program	Number of Programs
Day release	________	Afternoon release	________
Weekend residential	________	Midweek residential	________
Evening classes	________	Other type (What?)________	
Other type (What?)________	________	Total number of programs offered	________

III. NUMBER AND CHARACTERISTICS OF PARTICIPANTS

24. How many older men and women have enrolled in your programs? (Please show beginning date and number of men and women who enrolled in each of your programs. Use reverse side if space is needed for additional programs.)

Program Number	Beginning Date		Number of Participants		
	Month	Year	Men	Women	Totals
1	......	......	.....	.....	......
2	......	......	.....	.....	......
3	......	......	.....	.....	......
4	......	......	.....	.....	......
5	......	......	.....	.....	......
		Totals			

25. Do you have an age qualification for enrollment in your programs? ____ Yes ____

26. If you replied "Yes" to item 20, what specifically is the age qualification? (Examples: For persons 60 years of age and older; for persons who will retire between 1964 and 1970.)

________________________ (Age qualification)

27. Do you know the age of the older people who have participated in your programs? (Check one.) ____ Yes ____ No

33. What is the frequency with which you offer the sessions of your program? (Examples: Once a week for seven weeks; twice a week for four weeks; three consecutive days during the middle of the week; two consecutive days on the weekend.)

____

34. What topics do you cover in the various sessions of your program? (Please list topics.)

____________________ ____________________
____________________ ____________________
____________________ ____________________
____________________ ____________________

35. Does the same person or do different persons serve as the leader for the various sessions of your program? (Check one.)

____ The same person ____ Different persons

36. What are the functions of the program leader(s)? (List functions.)

____
____

37. Which of the following methods do you employ in your preparation for retirement programs? (Check methods.)

____ Lecture
____ Question and answer
____ Group discussion
____ Demonstration or exhibit
____ Field trips
____ Other (What? ________________)

38. Viewed from the standpoint of the amount of time devoted in a typical session to various methods, which method employs more time than the others? (Check one method.)

____ Lecture
____ Question and answer
____ Group discussion
____ Demonstration or exhibit
____ Field trips
____ Other (What? ________________)

39. What kinds of reading material do you provide members of your programs? (Please describe.)

____
____

40. What is the minimum and the maximum number of members which you enroll in your programs? (Enter numbers.) _____ Minimum number _____ Maximum number

41. What is the group composition of your programs? (Check one or more types of group composition.)

_____ Groups composed only of men
_____ Groups composed of men and women
_____ Groups composed only of women

42. Do the wives participate with their husbands in your programs? ___ Yes ___ N

43. Date questionnaire was completed. ______________________

We appreciate your willingness to fill out this questionnaire and hope that you will be able to return it in the near future.

Woodrow W. Hunter
The University of Michigan
Ann Arbor, Michigan

8. If the ages of all or some of the participants are known, please list them in the following table for the members of each of your programs. Use reverse side if space is needed for additional programs.

Program Number	Age of All Participants	Total Number of Participants in Each Program
8 (Example)	59, 60, 70, 64, 63, 64, 67, 69, 52, 55, 53, 54, 60, 64, 61, 60, 59, 54, 50, 59 Number for whom age is not known _____	
1		
2		
3		
4		
5		

29. Do you know the occupations of the older people who have participated in your programs? _____ Yes No _____

30. If the occupations of all or some of the participants are known, please indicate what they are in the following table. (See attached classification for purposes of categorizing occupations. Use reverse side if space is needed for additional programs.)

Program Number	Number in Occupational Groups					Total Number of Participants in Each Program
	1 and 2	3,4, and 5	6 and 7	Housewife or No Occupation	Occupation Not Known	
1	.....	......	.....	....	......	....
2	.....	......	.....	....	......	....
3	.....	......	.....	....	......	....
4	.....	......	.....	....	......	....
5	.....	......	.....	....	......	....

IV. PROGRAM CONTENT AND METHODS

31. How many sessions do you offer in your preparation for retirement program?

_________ (Number of sessions.)

32. On an average what is the length of time devoted to each session?

_________ (Average length of time.)

REFERENCES

Anonymous. 1959. Looking ahead to retirement--a retirement education program--discussion guide. Chicago: The University of Chicago, The Union Research and Education Projects.

Baker, Helen. 1952. Retirement procedures under compulsory and flexible retirement policies. Princeton, N. J.: Princeton University, Department of Economics and Social Institutions.

Barron, M. L. 1956. The dynamics of occupational roles and health in old age. In J. E. Anderson (ed.), Psychological aspects of aging, p. 239. Washington, D.C.: American Psychological Association.

Breen, L. Z., and Marcus, P. M. 1960. Preretirement education among labor unions in the United States. Lafayette, Ind.: Purdue University, Department of Sociology.

Burgess, E. W. 1960a. A case study of a retirement preparation program. Case Study No. 5: The Chicago retirement planning and preparation program. Washington, D. C.: Special Staff on Aging, U. S. Department of Health, Education, and Welfare.

________ (ed.). 1960b. Aging in western societies. Chicago: University of Chicago Press.

Burns, R. K. 1960. Meeting the challenge of retirement. Chicago: Industrial Relations Center, University of Chicago.

Cavan, Ruth S., Burgess, E. W., Havighurst, R. J., and Goldhamer, H. 1949. Personal adjustment in old age, pp. 143-48. Chicago: Science Research Associates, Inc.

Chicago Mayor's Commission for Senior Citizens. 1964. Preparing workers for retirement: a Chicago area survey. Chicago: Mayor's Commission.

Davis, B. K., & Brothers Advertising Agency. 1953. Report on a survey of personnel retirement policies in the greater Philadelphia area. Philadelphia: The Agency. (Mimeographed.)

Donahue, Wilma (ed.). 1955. Education for later maturity--a handbook. New York: Whiteside, Inc., and William Morrow and Company, Inc.

Donahue, Wilma, Orbach, H. L., and Pollak, O. 1960. Retirement: the emerging social pattern. In C. Tibbitts (ed.), Handbook of social gerontology, p. 393. Chicago: University of Chicago Press.

Equitable Life Assurance Society. 1950. Survey of retirement practices. New York: The Society. (Mimeographed.)

Franke, W. H. 1962. Preparing workers for retirement. Urbana, Ill.: University of Illinois, Institute of Labor and Industrial Relations.

Friedmann, E. A., and Havighurst, R. J. 1954. The meaning of work and retirement. Chicago: University of Chicago Press.

Groombridge, B. 1960. Education and retirement. An inquiry into the relevance of education to the enjoyment of leisure in later life. London: National Institute of Adult Education.

Havighurst, R. J., and Albrecht, Ruth. 1953. Older people. New York: Longmans, Green & Co.

Heron, A. 1961. Preparation for retirement--solving new problems. London: The National Council of Social Service.

________. 1962. Preparation for retirement: a new phase in occupational development. Occupational Psychology, 36, 1-9.

Hewitt, Edwin Shields, and Associates. 1952. Company practices regarding older workers and retirement. Libertyville, Ill.: Edwin Shields Hewitt and Associates.

Hill, R. J. 1960. A comparative study of lecture and discussion methods. White Plains, New York: The Fund for Adult Education.

Hubbard, Lorna M. 1964. Preparation for retirement. In P. From Hansen (ed.), Age with a future. Copenhagen, Denmark: Munksgaard.

Hunter, W. W. 1956. A study of methods for developing a preretirement conditioning program for use by the Upholsterers International Union locals. (Paper read at the First Pan-American Congress of Gerontology, Mexico City.) Ann Arbor: The University of Michigan, Division of Gerontology. (Mimeographed.)

________. 1957. Preparation for retirement of hourly wage employees in Niagara Falls, New York. Ann Arbor: The University of Michigan, Division of Gerontology. (Mimeographed.)

________. 1960a. Preretirement education. Geriatrics, 15, 793-800.

________. 1960b. Leadership training for preretirement education. Ann Arbor: Institute of Labor and Industrial Relations, The University of Michigan-Wayne State University. (Mimeographed.)

________. 1962. Background considerations for research planning in preretirement education. Ann Arbor: The University of Michigan, Division of Gerontology. (Mimeographed.)

________. 1963. A leadership training workshop in preretirement education. Pullman, Washington: Washington State University, Agricultural Extension Service.

________. 1965. Management-union cooperation in preretirement education. Ann Arbor: The University of Michigan, Division of Gerontology. (Mimeographed.)

Mack, Margery J. 1958. An evaluation of a retirement-planning program. J. Gerontol., 13, 198-202.

________. 1959. A survey of programs in preparation for retirement. (Paper presented at The University of Michigan 12th Annual Conference on Aging.) Ann Arbor, Mich.: The University of Michigan, Division of Gerontology. (Mimeographed.)

McKeachie, W. J. 1963. Research on teaching at the college and university level. In N. L. Gage (ed.), Handbook of research on teaching, pp. 1118-1172. Chicago: Rand McNally and Company.

Naef, C. F. 1960. Preretirement programs in New Jersey. New Brunswick, N. J.: Rutgers University.

National Committee on the Aging. 1958. Current developments in preparation for retirement. New York: The Committee.

National Industrial Conference Board. 1955. Retirement of employees--policies, procedures, practices. New York: The Board.

National Old People's Welfare Council. 1949. Age is opportunity. Leicester, England: Blackfriars Press Ltd.

National Old People's Welfare Council, Preparation for Retirement Committee. 1963. Preparation for retirement--whose responsibility? London: Preparation for Retirement Committee.

Perrow, C. 1957. Are retirement adjustment programs necessary? Harvard Business Rev., 35, 109-15.

Philadelphia Health and Welfare Council. 1958. A survey of educational programs for preparation for retirement in large companies located in Delaware, Montgomery and Philadelphia counties. Philadelphia: The Council.

Reich, H. J., Jr. 1958. An analysis of industrial program plans for retirement and retired employees. Lafayette, Ind.: Purdue University Libraries. (Unpublished master's thesis.)

Romm, E. 1960. Pension planning: a data book. New York: American Management Association.

Rubery, Owen and Company, Ltd. 1961. Preparation for retirement. Darlaston, Staffordshire, England: The Company.

Shenfield, Barbara E. 1957. Social policies for old age. London: Routledge and Kegan Paul Ltd.

Shultz, E. B. 1963. A study of programs of preparation for retirement in industry. Ithaca, New York: Cornell University, New York State School of Industrial and Labor Relations.

Thompson, W. E. 1958. Preretirement anticipation and adjustment in retirement. J. Social Issues, 14, 36.

Tibbitts, C. 1948. Aging and living, a report of the first course offered to assist people in making adjustments to old age. Adult Education Bull. 12, 204.

_______. 1960. Aging as a modern social achievement. In Clark Tibbitts and Wilma Donahue (eds.), Aging in today's society, p. 10. Englewood Cliffs, N.J.: Prentice-Hall, Inc.

Tibbitts, C., and Donahue, Wilma. 1960. Aging in today's society. New York: Prentice-Hall.

Tuckman, J., and Lorge, I. 1952. Retirement practices in business and industry. J. Gerontol., 7, 77-86.

U. S. Civil Service Commission. 1961. Retirement planning: a growing employee relations service. Washington, D. C.: U. S. Government Printing Office.

Walker, R. A. 1958. Preretirement planning: an appraisal of its extent, nature, and value. Cornell University, School of Industrial and Labor Relations, ILR Research, 4, 10-15.

Welfare Federation of Cleveland. 1957. Trends in retirement planning programs in Cleveland industries. Cleveland: The Federation.

Wermel, M. T., and Beideman, Geraldine M. 1961. Retirement preparation programs: a study of company responsibilities. Pasadena: Industrial Relations Section, California Institute of Technology.

Wolfbein, S. L., and Burgess, E. W. 1960. Employment and retirement. In E. W. Burgess (ed.), Aging in western societies, pp. 54-75. Chicago: University of Chicago Press.

Workers' Educational Association. 1960. Aspects of adult education. London: The Shenval Press.

ERIC Clearinghouse

NOV 15 1968

on Adult Education